



Consumer Reports™

SMARTER CHOICES FOR A BETTER WORLD

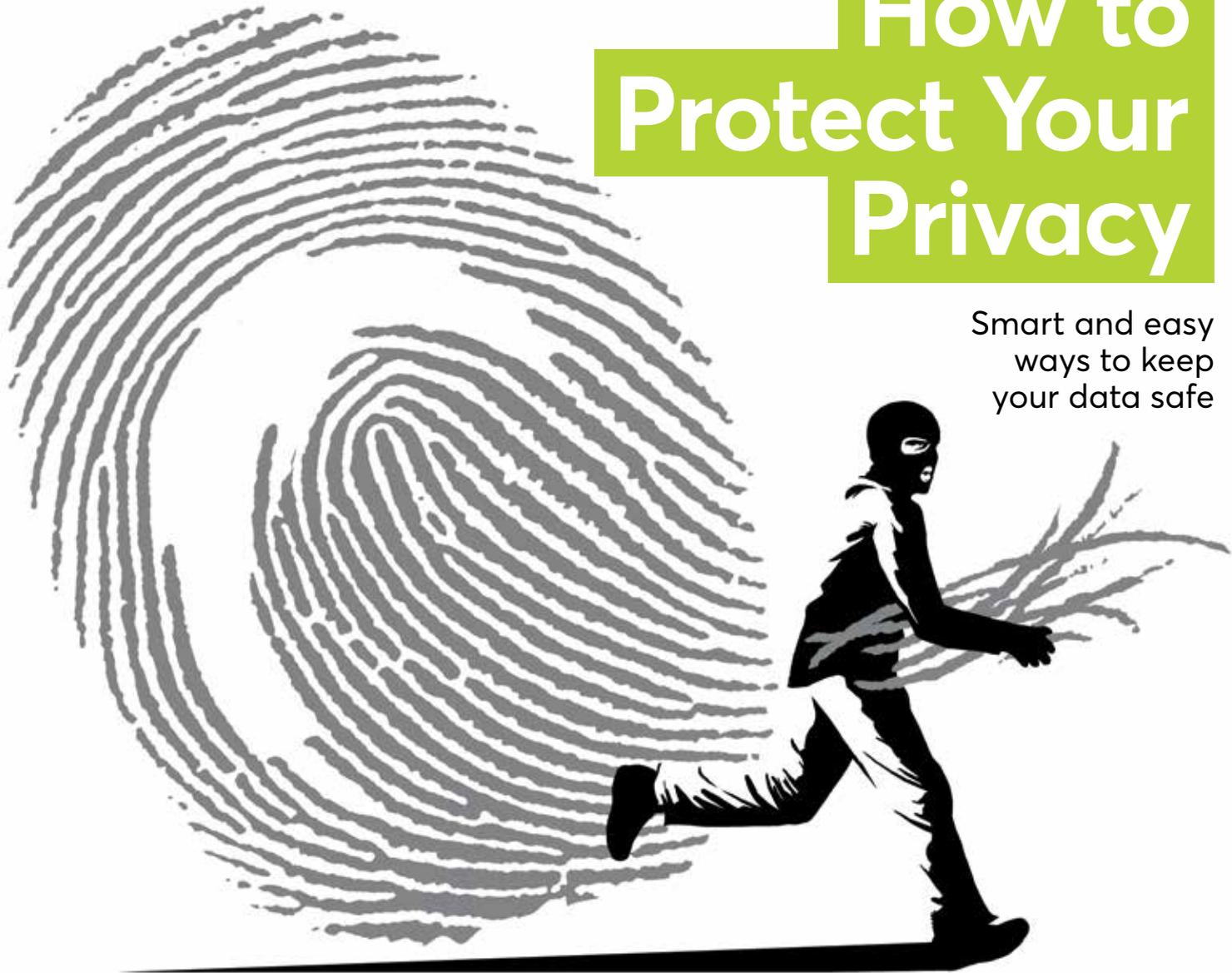
RATINGS



- Gas & Electric Ranges
- Family Sedans
- SUVs
- Coffee Makers & Coffee
- Nut Butters

How to Protect Your Privacy

Smart and easy ways to keep your data safe

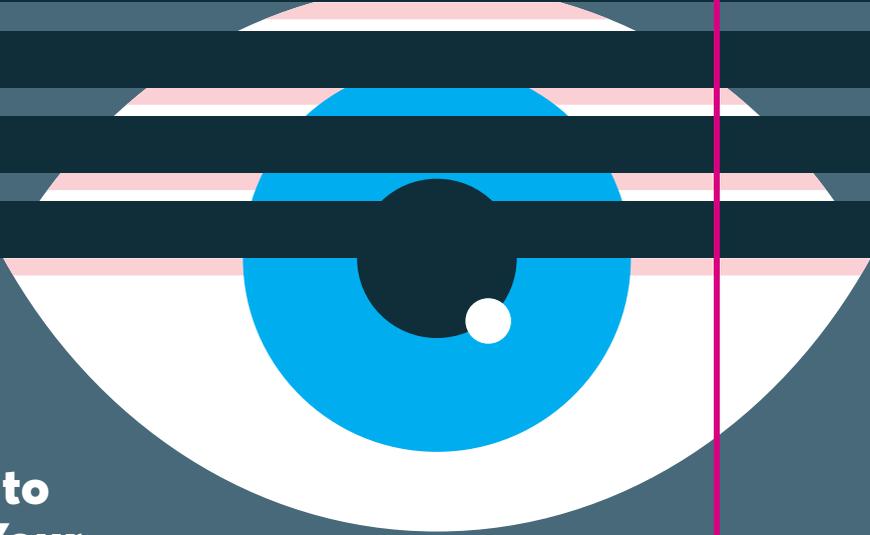


PLUS +

Top-Rated Chain Restaurants
Including notable newcomers

The End of Cash?

The good, the bad, and the risks



66 Ways to Protect Your Privacy Right Now

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ILLUSTRATION: MICHAEL BRANDON MYERS

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From the President

The Evolution of Consumer Reports



“EVERYONE THINKS of changing the world,” the celebrated author Leo Tolstoy once wrote, “but no one thinks of changing himself.” At Consumer Reports, we strive every day to change the world by working with consumers to build a fairer, safer, healthier marketplace. And today, in the service of that enduring mission, we are changing ourselves.

Let’s start with what’s new. You may have already noticed our cover and the fresh look and feel of Consumer Reports, including our new color scheme and new “CR” logo built to represent us to the world consistently—to subscribers, on every newsstand, and on all sorts of screens. Inside, we’ll introduce you to our new, simpler-to-navigate ratings design.

Created with your input and feedback, these new ratings are easy to interpret, are digital-friendly, and don’t require any special knowledge (or especially strong reading glasses) to decode, whether you’re a longtime reader or brand new to Consumer Reports. As one of the many subscribers who got a sneak peek at our new ratings system told us, “It’s easy to read, easy to follow ... it’s more accurate ... it’s easier on the eyes.” These visual changes are part of a broader transformation, one that, beyond the pages of our magazine, will see us take strides to better connect you with the trusted information you need.

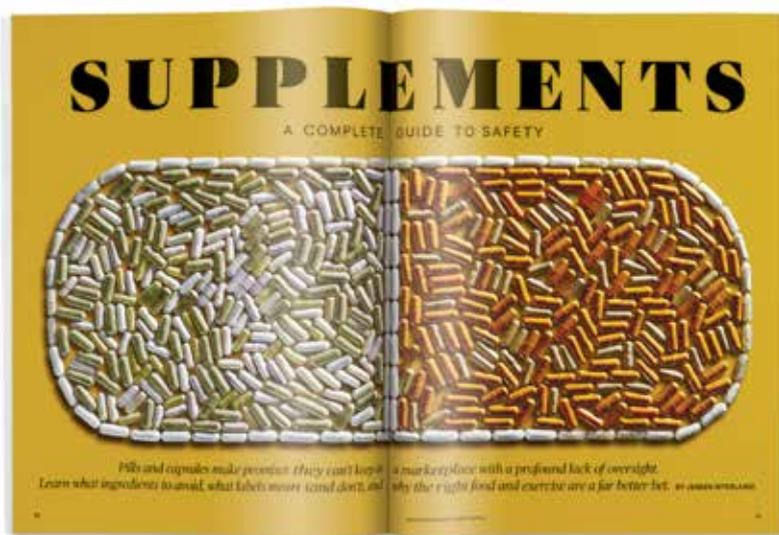
As consumers, you face enough complexity in the marketplace. We owe it to you to do everything we can to make getting reliable ratings, reporting, and analysis as simple as possible without sacrificing any of the rigor or

Though our colors may be new, the principles they reflect are timeless and unshakable.

nuance that sets us apart. The changes you’ll see beginning with this issue add up to a clearer, crisper, more intuitive Consumer Reports, one that delivers the same quality you’ve always relied on in ways that reflect your life today.

Though our colors may be new, the principles they reflect are timeless and unshakable. We will never compromise our ironclad independence. We will never sacrifice substance for style. We will never deliver anything short of best-in-class testing and reporting. And, as we have for 80 years and counting, we will never stop listening to you—and working with you—to provide smarter choices for a better world.

Marta L. Tellado,
President and CEO
 Follow me on Twitter
 @MLTellado



How Safe Are Supplements?

Our cover report in September 2016 about dietary supplements drew more than 2,000 responses. Readers debated whether the industry needs more oversight, whether prescription drugs are equally dangerous, and more. Join the conversation at ConsumerReports.org/vitamins-supplements/supplements-can-make-you-sick.

AS A PHYSICIAN, I appreciate this type of report. Most of the drugs I prescribe have definite side effects, but they are regulated by the FDA. Supplements are not; they should all be taken with caution. All are made by folks looking to make a profit. The point of the article is spot on: Supplements are *not* regulated and often not studied, and there can be all sorts of chemicals, contaminants, and dangerous substances in there *legally*. They are rarely tested in terms of side effects with prescription drugs, let alone with each other.

—Paul Reiss, medical director at ACO of the Green Mountains, via ConsumerReports.org

A TAKEAWAY from the article on supplements is that the FDA and the Federal Trade Commission are inadequately funded to do their job. I hope that Consumer Reports will advocate for Congress to provide much more funding for those agencies to effectively monitor and enforce existing regulations of dietary supplements. That would go a long way to protect the public.

—Ravid Raphael, Santa Barbara, CA

EDITOR'S NOTE We agree that this is a significant concern. As noted in the article, the number of dietary supplements has grown from about 4,000 in 1994 to more than 90,000 today. Consumers Union, the policy and mobilization arm of Consumer Reports, is working to strengthen laws and regulations relating to supplement safety,

and to ensure that the Food and Drug Administration and the FTC have the resources they need to provide effective oversight.

HAVING WORKED the retail end at CVS, I can tell you that we were instructed to direct questions about supplements and all over-the-counter medicines to the pharmacy staff. Do you really want to take advice from a sales clerk? People need to be aware that if we are not behind the pharmacy counter, we are not given any information or training on these products.

—Jill Jerez, Kernersville, NC

IMAGINE TELLING a parent that their child is in liver failure and will most likely need an emergency liver transplant because of a toxic ingestion of black cohosh, a supplement used to relieve menopause

symptoms. As a physician assistant in the emergency department for the last 20 years, I can tell you that supplements are as dangerous as any other over-the-counter medicines we think are innocuous. They need just as much regulation as the prescription ones, if not more since the common man has less experience dosing himself. The government is remiss when it ignores the supplement industry and puts the public at risk. A call for more regulation is needed and sadly will only come about after more people die.

—Shannon Courtleigh, Doylestown, PA

I AGREE THAT you need to be smart when you take supplements. But I fear that government regulation will hand the production of virtually all supplements over to the huge drug companies, which can afford to comply with costly governmental requirements. And I trust many reputable (though unregulated) supplement brands that have been researched by my naturopathic doctor far more than I'd ever trust the big guys like Merck (even if they are supposedly regulated). I don't feel their mission is to promote health and well-being. It's to sell drugs. Not all supplements are perfect, but I believe they are far safer than pharmaceuticals. And as a consumer, I don't want to have my options removed and have the government decide what is okay for me to have access to when it comes to herbs and food-based supplements.

—Molly Maloney, via ConsumerReports.org

Mind Control?

WHILE I APPRECIATE your efforts to educate consumers in your September article "Speakers of the House," it made me incredibly sad for the future of our country. The American consumer is being trained to no longer think, research, study, or enjoy the pursuit of knowledge. We are



WRITE

Go to ConsumerReports.org/lettertoeditor to share your comments for publication.

raising children who don't know how to research without a computer and don't have to read because a robot will do it for them. I feel very sorry for all those "techie" out there tied to their electronic devices.
—Cheryle Beaufait, Jacksonville, FL

WHILE I CAN appreciate the many benefits of virtual devices, I have to wonder to what extent such technology will become the virtual homework assistant for our kids. I can only imagine the temptation to tell Junior to ask Alexa the answer to that homework problem rather than spend the time to learn how to work it through. Granted, any technology can be abused, but in the absence of good parental guidance, devices like Alexa can only stifle young minds looking for any quick and easy way to avoid having to "work" at learning. I know I would have if Alexa been at my disposal way back when!
—Rick Music, Nicholasville, KY



Waste Not, Want Not
 REGARDING YOUR article "Spoiler Alert" (September 2016) on food waste: You did not mention one large issue that causes a lot of food waste—packaging sizes. Many items come prepackaged in clamshells or sealed bags. You either have to buy more than you can possibly use before the fruit and/or

vegetables spoil or go without. We are encouraged to buy produce for health reasons, but there is a lot of waste, and many of these items do not come in alternate sizes for an individual or a small household. Good for the growers and sellers but not consumers.
—Ginger Yazak, Lake Havasu City, AZ

YOUR ARTICLE does not promote personal composting, which surprised us. Here in Nova Scotia, every home is supplied a "green cart" for spoiled or leftover food, which is collected on garbage day and composted. Personally, we have a backyard composter for everything but meat that eventually produces nutrient-rich soil for our gardens. Congratulations to Seattle and San Francisco for being leaders in this initiative.
—Helen and Harold Cook, South Ohio, Nova Scotia

PAGE 57 OF the September 2016 issue repeats the standard advice that bread (and various other foods) should not be refrigerated. In the real world, this standard advice poses a severe dilemma for a small household whose preferred brand of bread has no calcium propionate preservative: Pig out or throw out. Supermarket bread needs toasting anyway to taste good; refrigerated bread just takes a little longer to toast. Long after bread at room temperature has become adorned with green fuzz, refrigerated bread is just fine. People who do not yet have a toaster can find ratings of toasters (and many other things) in a magazine called Consumer Reports.
—Barry Rosen, Stormville, NY

ABOUT CONSUMER REPORTS We are the world's largest independent, nonprofit, consumer-product-testing organization, based in Yonkers, N.Y. We survey millions of consumers about their experiences with products and services. We pay for all of the products we rate. We don't accept paid advertising. We don't accept free test samples

from manufacturers. We do not allow our name or content to be used for any promotional purposes.
HOW TO REACH US Write to us at Consumer Reports, 101 Truman Ave., Yonkers, NY 10703-1057, Attn: Customer Service.
TO SEND A LETTER TO THE EDITOR Go to ConsumerReports.org/lettertoeditor.

The Life You Save May Be Your Own
 I READ your August 2016 report "The Three Seconds That Save Lives" and can attest to the fact that safety belts, airbags, and crush-zone technology save lives in a crash. On June 29 a truck pulled out in front of me while I was traveling at 55 mph. I had only a brief second to slam on the brakes before impact. The vehicle's safety features performed as designed and I suffered only a sore neck, bruises, and minor scrapes. My 2016 Chrysler Town & Country minivan saved my life because I always buckle up.
—Lynn Loebis, Rochester, MI

No-Scream Ice Cream
 BEING VEGETARIAN and often vegan, I have tried many nondairy frozen desserts like those in "The Cold, Hard Truth" (August 2016). Although their nutritional value may not be vastly better, I encourage your readers to try them for another reason: Switching to nondairy in general helps to decrease cruelty in the dairy industry.
—Melanie Ross, San Diego

Here Comes the Sun
 IN REGARD TO "Shedding Light on Solar Power" (August 2016): I installed a 6.2 kW system on my roof in the spring. It pretty much takes me off the grid. Less coal to mine and transport, fewer carbon emissions, fewer greenhouse gases. When the grid goes out, I still have access to power generated right on my roof. Win, win, win, win. I've reduced my monthly utility bill to about the cost of a nice steak dinner at Outback.
—Ron Buck, via ConsumerReports.org

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EMAIL SUBMISSIONS For Selling It send to SellingIt@cro.consumer.org or call 800-666-5261. See page 71 for more details.
SUBSCRIPTION INFORMATION Go to ConsumerReports.org/magazine or call 800-666-5261. See page 69 for more details.

Watch Our Stories Leap Off the Page

In this issue you'll have the chance to see some of our articles in another dimension with the Blippar app. Blippar brings bonus Consumer Reports features to your smartphone or tablet, allowing you to shop for the products we recommend and view videos and other highlights that will enhance your experience with the magazine.



1. Download the free Blippar app from the Apple Store or Google Play. (Need help? Go to ConsumerReports.org/blippar.)



2. Scan, or "blipp," any page with this icon.



3. Enjoy bonus content.

Welcome to What's New

We hope you'll love our revamped, easy-to-navigate ratings. Use our guide to get the most out of the changes.

CONSUMER REPORTS HAS enjoyed a long relationship with the many millions of consumers we serve. It's common for brands like ours to refresh their look and utility to stay current and keep customers engaged. In fact, we've done this many times over our 80-year history. At the core of this history has been the use of ratings to reflect our test findings for quality and safety. The red and black circles that current subscribers are familiar with have been in use for 35 years. (The color scheme was chosen because of the limitations of two-color printing at the time.)

Recently, we tested a new look with consumers and learned that our charts were difficult for many to understand, particularly those new to Consumer Reports. One major confusion was that the color red—our prior “excellent” color—typically signals “stop” or “danger.” And in digital environments that consumers increasingly use (on smartphone apps, and on social feeds such as Facebook, Twitter, and Instagram), information needs to be presented in quick-to-take-in graphics. Happily, our new ratings work seamlessly across print and digital.

TELL US WHAT YOU THINK

We built our new ratings format with feedback from longtime and new subscribers. We very much want to keep hearing from more of you about your reactions. You can do so by filling out a survey we've created especially for this purpose at CRresearch.org/feedback.

HOW TO USE THE RATINGS IN THE MAGAZINE

Our new ratings charts appear in the magazine in this issue and on ConsumerReports.org starting Sept. 20. Below is a sample.

POOR

Recommended	Rank	Brand & Model	Price	Score	Temperature Performance
A. THREE-DOOR FRENCH-DOOR					
✓	1	Samsung RF28HDEDPWW	\$2,330	87	↑
Ⓢ	12	LG LFC24770ST	\$1,500	81	↑
	26	Bosch 800 Series B22FT80SNS	\$2,100	78	↑
	38	KitchenAid KBFS22ECMS	\$1,800	76	↑
	62	Fisher & Paykel ActiveSmart RF170ADUSX4	\$2,400	69	↑
	89	Viking DDF136D[SS]	\$3,700	57	↑
B. FOUR-DOOR (OR MORE) FRENCH-DOOR					
	1	Samsung RF28HMELBSR	\$2,200	31	↑

We still rate products and services the same way we always have, and we continually improve our methodologies to better serve consumers.

The numerical values paired with the colors allows you to see differences among models at a glance.

OUR NEW LOGO

CR Consumer Reports™

The colors of our ratings are now more universally intuitive—green for “go” and red for “stop.”

AIR GOOD VERY GOOD EXCELLENT
 CR BEST BUY RECOMMENDED

Test Results				Specs				
Energy Efficiency	Ease of Use	Noise	Number of Doors	Claimed Capacity (Cu. Ft.)	Total Usable Capacity (Cu. Ft.)	Exterior Height (In.)	Exterior Width (In.)	Exterior Depth (In.)
				27.8	20.0	69	36	34
				23.8	17.4	69	33	33
				22.1	15.5	69	33	32
				22.1	15.5	69	33	32
				17.2	12.6	68	32	28
				19.8	11.7	69	36	28
				28.2	18.5	69	36	34

Inside our colored circles, you'll find arrows pointing up and down (two up for excellent and two down for poor). This will come in handy for black-and-white presentations and will help anyone who has trouble distinguishing colors.

Our new logo introduces CR as an acronym, which gives us—and you—the ability to utilize this fast shorthand. For instance, to get to our site just type in CR.org.

HOW TO USE THE RATINGS ON THE WEBSITE

On CR.org, you'll find the same fresh, modern look for our ratings whether you're using your desktop, your tablet, or your phone. Thanks to technology upgrades, the pages will load much faster onto whatever screen you're using. The ratings charts will also respond to your preferences in real time so that you can reorder a chart of products by characteristics that matter to you most.

We overhauled our buying guides, too, adding interactive videos to some and images that help you with the buying process. The buying guides deliver key

information quickly while still allowing you to dig deeper for more detail.

Our video hub is brand new as well, offering new and improved search and browsing tools. You'll also find more 360-degree videos (go to ConsumerReports.org/360video) so that you can get an in-depth view of, for example, how we test refrigerators; and soon you'll be able to take a virtual tour through a home renovation underway by one of our writers. To check out the changes on our site, go to ConsumerReports.org/changes.

Ratings charts on CR.org can be reordered in an instant based on preferences you enter into filters (see left), allowing you to make choices tailored to your specific needs.



Hitting the Brakes on Confusing Car Claims

CONSUMER REPORTS scored a victory for safety by successfully pushing Mercedes-Benz to stop an advertising campaign that wrongly billed its 2017 E-Class sedan as self-driving.

The automaker's print ads touted the car's advancements by calling it "a self-driving car," and its television ads included a misleading voice-over and footage of the driver taking his hands off the wheel, which could leave the impression that the car drives autonomously.

Though the new E-Class does offer "driver assistance" systems, including advanced cruise control and automated steering, it doesn't meet the government's definition of a fully or even a partially self-driving car. That was painfully obvious during our test of the sedan, which headed off the road when we (mis)used the system on a gently curving off-ramp.

In the space of a single day, Consumer Reports tested the new E-Class, joined other auto

safety groups in sending a letter of complaint to the Federal Trade Commission, and publicly called on Mercedes to take action. The automaker pulled the ads the day after.

"We're relieved that they're doing the right thing for consumers, who deserve clear communication about what new technologies in vehicles can and cannot do," says William Wallace, policy analyst for Consumers Union, the policy and mobilization arm of Consumer Reports.

Fighting Merger Mania in Health Insurance

THE DEPARTMENT OF JUSTICE is suing to block two proposed mergers, each between two of the nation's five largest health insurers, saying the deals violate competition laws and would ultimately leave consumers with fewer policy options, higher premiums, and less access to quality care.

The government is

challenging Aetna's \$37 billion deal to buy Humana and a \$54 billion acquisition of Cigna by Anthem; the latter would be the largest merger in the history of the health insurance industry. Anthem claims that it expects the merger to save it \$2 billion in operating costs, but the company won't make any pledges to pass on those savings to policyholders.

Prior to the DOJ's suit, Consumer Reports and other advocacy groups met with and raised concerns to the DOJ. One important reason: Research suggests that previous health insurance mergers haven't worked out well for consumers.

For example, a July 2015 study in the *Journal of Health Economics* concluded that insurance premiums tend to be higher in markets with less competition. And a study from 2012 found that premiums went up after Aetna and Prudential merged in 1999.

A federal trial to determine whether the Anthem-Cigna deal can move forward is expected to start as early as mid-November. The Aetna-Humana trial is slated to take place some time in December of 2016. Check ConsumerReports.org for our updates on the proceedings as they unfold.

Protecting Your Legal Right to Complain

IF YOU'VE EVER BEEN less than satisfied with a purchase, you may have promptly posted a negative review online. But speaking out like that can sometimes trigger legal action or financial penalties.

It stems from a sneaky item buried in the fine print of some contracts for goods and services. Called a "non-disparagement clause," it's basically a forced "agreement" that a consumer will never write a bad review about what she's buying. The buyers are almost never aware of the clauses—but even if they were, they have no choice but to sign if they want the products.

In one case, an online retailer slapped a couple with a \$3,500 bill after they posted a negative review about their purchase. There have been reports of similar attempts to enforce clauses by a variety of businesses, ranging from landlords to wedding contractors—even pet sitters.

Consumer Reports believes the clauses are an outrageous attempt to silence the consumer voice in the marketplace. Customer reviews are an important way in which people share knowledge and hold businesses accountable. That's why we support a bipartisan-backed bill in Congress called the Consumer Review Fairness Act, which would render such clauses null and void. The Senate voted for it last year; a House committee recently approved a similar measure.

The bill also gives the Federal Trade Commission and state attorneys general the authority to take enforcement action against businesses that attempt to use those clauses to keep consumers quiet. We'll keep pushing for the legislation to protect all of our rights.

Product Updates

The latest ratings from our labs

Escape Your Daily Grind

The coffees, coffee makers, and brewing advice that will perk up your morning cup.

by Sara Brown

IN A SIMPLER TIME—not much more than 10 years ago—making coffee was as easy as spooning your favorite brand of vacuum-sealed grounds from a can into a drip coffee maker and pushing the start button.

But today, a growing number of Americans want more from their morning joe than just a jolt, and they're

Continued on next page >

66

OVERALL SCORE

All In-One Convenience

CUISINART BURR GRIND & BREW DGB 700BC \$170

Filtered water and freshly ground beans make the tastiest coffee. This machine comes with a water filter, a built-in burr grinder (the best kind, see why on page 13), and a half-pound hopper that keeps beans fresh. The only downside of this space saver: It has more parts to clean than basic models.

Product Updates

willing to pay a premium—and even grind their own beans—to get it.

Last year, almost a third of the country's coffee drinkers reported that they regularly drink gourmet brews (premium whole bean or ground) daily, up from 24 percent in 2010, according to the National Coffee Association.

Supermarkets and websites are stocking

artisanal brands and beans from far-flung places such as Costa Rica, Honduras, Indonesia, and Vietnam to meet the increased demand.

But those who want a satisfying, hot cup without a lot of fuss remain in the majority, which is why ground coffee still outsells whole beans by almost 10 to 1, and more than a third

of Americans now own pod coffee makers—even though our tests show that the brew they produce doesn't stand up to that made by drip machines.

No matter which coffee camp you fall into, here's all the advice and ratings on machines and beans that you need to make a better brew.

Dream Machines

Drip and pod coffee makers that rose to the top of our ratings

78

OVERALL SCORE



Swift Single-Server
DE'LONGHI NESCAFÉ DOLCE GUSTO GENIO EDG455T \$130

Brewing speed and size consistency were excellent, and the unit was fairly easy to operate. On the minus side, it uses only Nescafé "flavor capsules."

78

OVERALL SCORE



Perfect for a Party
CUISINART COFFEE ON DEMAND DCC-3000 \$100

The 12-cup machine has top-notch brewing and a dispenser that allows guests to serve themselves. Water and coffee reservoirs are removable for cleaning, and an indicator tells you when it's time to clean the machine.

76

OVERALL SCORE



A Full-Featured Favorite
KENMORE ELITE 76772 \$100

The 12-cup coffee maker is especially easy to use, and its carafe is comfortable to hold, pour from, and empty. It has a small-batch setting and lets you control brew strength. It also has a permanent filter, a removable reservoir, and an indicator to tell you when the machine needs cleaning.

72

OVERALL SCORE



Flavor Saver
MR. COFFEE OPTIMAL BREW BVMC-PSTX95 \$100

The insulated carafe keeps coffee warm without imparting the burnt flavor that sitting on a hotplate can add. This model has a water filter and removable reservoir but lost points for an especially heavy carafe that's difficult to drain.

Bean Bags

Colombian whole-bean coffees that impressed our expert tasters

88

OVERALL SCORE



Cool Beans
COUNTER CULTURE LA GOLONDRINA COLOMBIA CERTIFIED ORGANIC \$23 per pound; 59 cents per 6-ounce cup

Complex and intensely flavorful, this medium-body coffee has fruit and citrus flavors with traces of berries and chocolate. Pricy but still less than a cup at the coffeehouse.

80

OVERALL SCORE



Loose Beans
ALLEGRO COLOMBIA AGUSTINO FOREST (WHOLE FOODS) \$10 per pound; 23 cents per 6-ounce cup

Bright, tangy, and complex, with citrus, honey, milk chocolate, and vanilla notes. It's sold as loose beans, so you can buy as much or as little as you like.

67

OVERALL SCORE



Ground Beans
DUNKIN' DONUTS COLOMBIAN \$13 per pound; 25 cents per 6-ounce cup

Solid cup with some fruity and chocolate notes. Impressively, it tasted better than many of the coffees we made from whole beans.

66

OVERALL SCORE



Bargain Beans
KIRKLAND SIGNATURE COLOMBIAN SUPREMO (COSTCO) \$5 per pound; 13 cents per 6-ounce cup

The medium dark roast is moderately bitter, with notes of chocolate and dried fruit, though it has some burnt flavors, too.

The Path to the Perfect Cup

Knowing how to choose the right beans and the proper way to prepare them can make all the difference between a steamy, dreamy cup of coffee and one that's weak, watery, or bitter.

1. Harvesting

The coffee bean is actually a small seed inside a fruit, the coffee cherry. The cherry can be washed off the seed (wet processing) or left whole to dry (natural or dry processing).



2. Roasting

During roasting, any remaining moisture in the beans evaporates, the sugars caramelize, the beans begin to brown and swell, and their aromas and flavor are developed. Terms such as "medium roast" and "dark roast" can vary by brand.



3. Buying

Freshly ground whole beans usually make the best-tasting coffee. Buying loose whole beans, as opposed to bagged ones, lets you buy smaller quantities, so you can sample new varieties without having to buy a whole bag. But loose beans may not be as fresh as bagged beans, which are often vacuum-sealed.

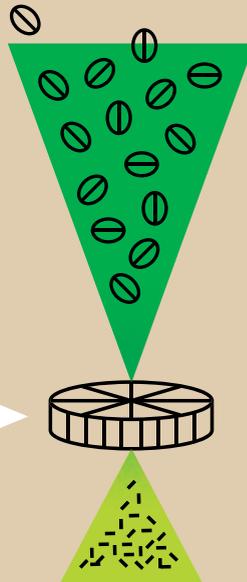


4. Storing

Keep beans in an airtight container—stainless steel, ceramic, or opaque glass—out of direct sunlight. Heat and light oxidizes the oils in the beans, diminishing freshness. Don't store beans in the refrigerator or freezer, where they can absorb the flavors of other foods. Leaving them in a kitchen cabinet is fine.

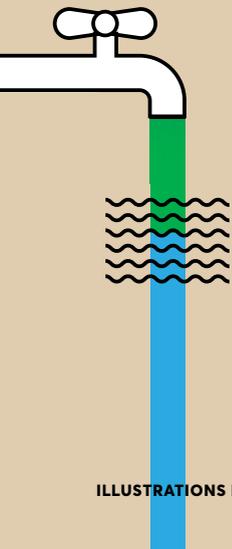
5. Grinding

Avoid using the grinding machine at the market: Your coffee can pick up flavors of other beans that have been ground in it that day. Burr grinders are more expensive than blade grinders but are a good investment because they grind beans more evenly, allowing more even extraction of flavors from the coffee. For the best taste, brew grounds right after grinding.



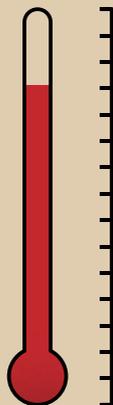
6. Selecting the Grind

Match the grind size to the type of coffee maker. If the grind is too fine, too much coffee will be extracted, giving you a bitter brew. If the grind is too coarse, your coffee will be watery-tasting. Generally, use medium grind for drip coffee makers, slightly coarser grind for French press, and fine grind for an espresso machine.



7. Water Filtering

Most tap water is chlorinated, which kills bacteria but also affects the taste of the coffee. Filtering tap water with a simple carbon filter may reduce chlorine taste and improve the flavor of your coffee, no matter how it's brewed.



8. Water Heating

If the water's not hot enough—195° F to 205° F— it won't extract all of the flavors from your coffee and can make a weaker brew. If the water's too hot, it will extract undesirable flavors such as bitterness. (We rate coffee makers by how well they reach the ideal brewing temperature for 5 to 6 minutes, the industry standard for optimal brewing.)

9. Measuring

The ratio of coffee to water is important. Start with 15 grams—about a heaping tablespoon—of coffee for every 8 ounces of water, and experiment. (Measure both so that once you've found a ratio you like, you'll be able to do it again.) An inexpensive kitchen scale helps. Drink coffee right away or pour it into an insulated carafe. Coffee will develop harsh, acid flavors if you leave it on the hotplate.



Ratings > Brew Mastery: Drip Coffee Makers, Pod Coffee Makers, and Colombian Coffees

Rec.	Rank	Brand & Model	Price	Score	Test Results			Specs			
					Brew Performance	Convenience	Carafe Handling	Programmable	Thermal Carafe/Mug	Small-Batch Setting	Brew-Strength Control
DRIP COFFEE MAKERS WITH CARAFE											
✓	1	Cuisinart Perfec Temp DCC-2800	\$100	85	↑	↑	↑	•	•	•	
✓	2	Kenmore Elite 12-cup 76772	\$100	76	↑	↑	↑	•	•	•	
	3	Black+Decker CM4000S (Target)	\$40	74	↑	↑	↑	•	•	•	
	4	Frigidaire Professional Programmable Drip FPDC12D7MS	\$90	73	↑	↑	↑	•	•	•	
	5	Mr. Coffee Optimal Brew BVMC-PSTX95	\$100	72	↑	↑	↓	•	•	•	
	6	Ninja Coffee Bar CF085	\$180	71	↑	↑	↓	•	•	•	
	7	Mr. Coffee Smart Optimal Brew BVMC-PSTX91WE	\$150	71	↑	↑	↓	•	•	•	
	8	Cooks Programmable 12-cup (JCPenney)	\$60	70	↑	↑	↑	•	•	•	
	9	Bella Triple Brew 14405	\$90	70	↑	↑	↑	•	•	•	
	10	Black+Decker CM2020B	\$30	69	↓	↑	↑	•	•	•	
GRIND-AND-BREW COFFEE MAKERS											
✓	1	Cuisinart Burr Grind & Brew DGB-700BC	\$170	66	↑	↑	↑	•	•	•	
SELF-SERVE DRIP COFFEE MAKERS											
✓	1	Cuisinart Coffee on Demand DCC-3000	\$100	78	↑	↑	NA	•	NA	•	

Rec.	Rank	Brand & Model	Price	Score	Test Results						Specs	
					First-Cup Speed	Repeat Speed	Temperature Consistency	Size Consistency	Brewing Range	Taste	Convenience	Maximum Mug Height (in.)
POD COFFEE MAKERS												
✓	1	DeLonghi Nescafé Dolce Gusto Genio EDG455T	\$130	78	↑	↑	↑	↑	↑	↓	↑	6.50
✓	2	DeLonghi Nescafé Dolce Gusto Circolo Flow Stop	\$180	73	↑	↑	↑	↑	↑	↓	↑	7.25
✓	3	Starbucks Verismo 600	\$150	73	↑	↑	↑	↑	↓	↓	↑	6.75
✓	4	DeLonghi Nescafé Dolce Gusto Esperta	\$150	73	↑	↑	↓	↑	↑	↓	↑	8.00
✓	5	Hamilton Beach FlexBrew 49988	\$100	71	↑	↑	↑	↑	↓	↓	↓	8.00
	6	KitchenAid Nespresso by KitchenAid KES0504	\$450	70	↑	↑	↑	↓	↓	↓	↑	5.75
	7	Hamilton Beach Flex Brew Generation 2 49997	\$60	69	↑	↑	↑	↑	↑	↓	↓	7.50
	8	Nespresso VertuoLine	\$250	68	↑	↑	↓	↑	↑	↓	↑	6.75
	9	Bosch Tassimo T55	\$170	67	↑	↓	↑	↑	↓	↓	↑	7.00
	10	Keurig 2.0 Brewer K550	\$200	67	↓	↑	↑	↑	↑	↓	↑	7.50

HOW WE TEST: Drip Coffee Makers With Carafe Overall score is based on brew performance, convenience, and carafe handling. The displayed score is out of a total of 100 points. Brew Performance is the ability to reach 195° F to 205° F for 5 or 6 minutes. Convenience reflects ease of

filling reservoir, placing filter, gauging amount of coffee remaining, and cleaning up. It also reflects how clear controls are to use. Carafe Handling covers handle comfort, tendency to drip while pouring, balance of a full carafe, and how easy it is to empty the last liquid. Price is approximate retail.

Pod Coffee Makers Overall score is mainly speed, temperature and size consistency, taste, and convenience. First-Cup Speed and Repeat Speed are speed of brewing first and second cups of coffee (about 7 ounces). Temperature Consistency and Size Consistency compare first and

subsequent cups. Brewing Range is the ability to produce weak to strong brews using controls and various amounts of water and beverage packets. Taste is based on coffee experts' judgment. Convenience is ease of controls, reservoir refill, and cleanup. Price is approximate retail.



Rec.	Rank	Brand & Variety	Price			Score	Specs		Flavor Notes
			Per Package	Per Lb. (\$) ¹⁾	Per 6-Oz. Cup (\$) ²⁾		Type	Darker Roast	
COLOMBIAN									
✅	1	Counter Culture La Golondrina Colombia Certified Organic whole bean (12 oz.)	\$17.25	23	0.59	88	Whole Bean		Bright cup with intense fruity flavors, including citrus, and trace of berries. Floral note with trace of chocolate. Medium body.
💰	2	Allegro (Whole Foods) Organic Espresso Colombia Tres Cruces whole bean (12 oz.)	\$12.00	16	0.37	86	Whole Bean		Bright cup with lots of top notes of milk chocolate, fruit, citrus, floral, buttery toast, and honey. Balanced. Medium body.
💰	3	Allegro (Whole Foods) Colombia Agustino Forest whole bean, sold as loose beans (16 oz.)	\$10.00	10	0.23	80	Whole Bean		Bright cup with citrus, honey, milk chocolate, vanilla, and a trace of malt and toast. Complex, but one lot a touch faded. Medium body.
✅	4	Stumptown Coffee Roasters Colombia Narino Borderlands whole bean (12 oz.)	\$19.00	25	0.58	68	Whole Bean		Flavors of fruit and citrus with traces of honey, malt, floral, and toast. Grassy note of underdevelopment is its minor drawback. Medium body.
✅	5	Cafe Altura Organic Colombian whole bean (32 oz.)	\$28.00	14	0.35	68	Whole Bean		Very Good with notes of fruit and chocolate. Fairly strong flavor. One lot tastes underripe. Medium body.
💰	6	Gevalia Colombia ground (12 oz.)	\$7.00	9	0.16	67	Ground		Very Good medium to light roasted coffee with fruity top notes. One lot has a trace of woody (old) taste. Medium body.
✅	7	Dunkin' Donuts Colombian ground (11 oz.)	\$8.70	13	0.25	67	Ground		Solid cup with some fruity and chocolate character, but some lots woody (old) tasting. Medium body.
💰	8	Kirkland Signature (Costco) Colombian Supremo whole bean (48 oz.) ²⁾	\$15.60	5	0.13	66	Whole Bean	•	Medium dark roast with chocolate, hint of dried fruit with moderate bitterness and some burnt notes. Trace of woody. Medium to full body.
💰	9	McCafé Colombian ground (12 oz.) ²⁾	\$6.75	9	0.16	66	Ground	•	Medium dark roast with top notes of chocolate and fruit with a trace of citrus. Medium to full body with a trace of woody.
	10	Starbucks Colombia ground (12 oz.) ²⁾	\$8.00	11	0.24	64	Ground	•	Bold, dark roast (burnt note) with dark chocolate, fruit, earthy, and nutty flavors. Bitter and a trace woody with medium to full body.
	11	Peet's Coffee Colombia ground (12 oz.) ²⁾	\$9.00	12	0.28	62	Ground	•	Dark roast that's bold, with burnt, smokey character. A trace of fruit and dark chocolate flavors but bitter and aggressive. Medium to full body.
	12	Daily Chef (Sam's Club) Colombian Supremo whole bean (40 oz.) ²⁾	\$15.00	6	0.14	57	Whole Bean	•	Dark roast. Flavors of dark chocolate, cherry; burnt and somewhat harsh. Bitter with astringency. Medium to full bodied.
	13	Great Value (Walmart) 100% Colombian ground (11.3 oz.)	\$4.00	6	0.09	57	Ground		Decent cup with some positives (fruit, chocolate, trace citrus), but woody (old tasting) and one lot past crop. Medium body.
	14	Jim's Organic Coffee Colombian Santa Marta Montesierra whole bean (12 oz.) ²⁾	\$10.00	13	0.33	56	Whole Bean	•	Flavors of dark chocolate and cherry; burnt and a bit harsh; one lot woody. Bitter with astringency. Medium to full body.
	15	Eight O'Clock 100% Colombian Peaks whole bean (33 oz.)	\$15.00	7	0.13	55	Whole Bean		Okay cup with a trace of fruit. Papery note detracts. Medium body.
	16	The Coffee Bean & Tea Leaf Colombia Organic whole bean (32 oz.) ²⁾	\$21.00	11	0.18	49	Whole Bean	•	Medium dark roast with earthy, leather character. A touch harsh, with one lot we tested tasting woody (old tasting). Moderately bitter.
	17	Trader Joe's Colombia Supremo whole bean (14 oz.)	\$7.00	8	0.14	47	Whole Bean		Somewhat simple, lighter-bodied with just a trace of fruit. Tastes woody and papery.
	18	Maxwell House 100% Colombian ground (28 oz.)	\$9.50	5	0.05	46	Ground		Tastes earthy, with woody and papery off-notes. Lighter-bodied and on the weak side.
	19	Folgers 100% Colombian ground (24.2 oz.)	\$9.50	6	0.06	44	Ground		Soft cup (less acidity). Earthy flavor with hint of chocolate and fruit marred by woody note and a trace fermented. On the weak side.
	20	Chock Full o' Nuts 100% Colombian ground (10.3 oz.)	\$5.25	8	0.09	40	Ground		Soft cup. Trace of earthy, chocolate, and fruit, but papery and trace of ferment detract. Medium body.
	21	Millstone Colombian Supremo whole bean (40 oz.)	\$33.00	13	0.11	35	Whole Bean		Fairly astringent, weak, and thin cup with little complexity. A trace fruity and earthy, with papery off-note. Lighter body.

HOW WE TEST: Colombian Coffees
Two coffee experts tested and rated 21 whole bean and ground Colombian coffees, one of the most widely sold varieties. Whole beans were ground

with a burr grinder set to medium, and each brew was prepared according to package directions, if available, or manufacturer's directions. Eleven brands were rated excellent or very good, and five of those are CR Best

Buyers. Those higher in the ratings generally had a more complex flavor and fewer defects. Price is per package; prices Per Pound and Per 6-Ounce Cup are also listed.

¹⁾ Darker roast is medium to dark or dark roast.
²⁾ Per-pound price is rounded to the nearest dollar.

YOUR CHOICES in nut butters are a lot more interesting these days; no longer are “creamy” and “crunchy” peanut butter your only options. In the past six months, 28 percent of consumers said they had purchased spreads made from almonds, cashews, or other nuts or seeds, according to Mintel, a market research firm.

One reason for the interest is that people tend to assume that the other butters are a better source of filling protein than pedestrian peanut varieties. But they’re not. Two tablespoons of peanut butter have 7 grams of protein; the same size serving of cashew or almond butter is 4 grams and 7 grams, respectively.

Are there other nutritional reasons to step out of your culinary comfort zone when it comes to nut butters? Absolutely. All nuts (and peanuts, which are legumes) have similar amounts of calories and fat, but each one has a different health benefit.

Cashews, for instance, have more copper—which supports the immune system—than other nuts. One-fourth cup of whole cashews provides about 38 percent of the mineral you should get per day. Almonds are rich in vitamin E, a potent antioxidant that helps protect the body from the type of cell damage that may lead to cancer and heart disease. They’re also a decent source of bone-strengthening calcium. Just 2 tablespoons of almond butter provide 8 percent of your daily need.

A LONG AND NUTTY LIFE

Research supports making any type of nut a regular part of your diet. In a study of almost 120,000 men and women, those who ate about an ounce of nuts every day were 20 percent less likely to die of any cause during the 30-year study period—and 29 percent and 11 percent less likely to die from heart disease and cancer, respectively—compared with people who didn’t eat nuts. Other research has linked nut consumption with a lower risk of type 2 diabetes and obesity.



Beyond Sandwiches

There’s a simple, sublime pleasure in spreading nut butter on a piece of bread—and let us suggest fig jam on toasted seven-grain—but there are many other culinary uses:

- › Spoon 1 to 2 tablespoons into a smoothie to add protein and help thicken it.
- › Whisk almond butter with warm water and fiery Sriracha sauce for a zesty dip for veggies.
- › Blend unsalted, unroasted cashew butter with lemon juice, fresh garlic, water, salt, and pepper to make a rich and completely plant-based Alfredo sauce.
- › Whisk it into soups and stews as a thickener. Try a traditional African peanut stew recipe or almond butter in your favorite chicken or pumpkin soup.
- › Swirl it into cooked oatmeal to add creaminess and make your cereal an even more stick-to-your-ribs, protein-powered breakfast.
- › Make a Chinese takeout favorite, sesame noodles, at home using peanut butter. Combine it with soy sauce, sesame oil, a sprinkle of sugar, a little hot water, and a pinch of red-pepper flakes. Toss with whole-grain spaghetti, chopped vegetables, and chopped chicken or tofu, and then garnish with sesame seeds and chopped scallion.

What’s more, the fat in nuts is mostly the healthy kind. “The unsaturated fatty acids in nuts lower inflammation and reduce LDL [bad] cholesterol, which is beneficial in preventing heart disease,” says Ying Bao, M.D., an assistant professor of medicine at Harvard’s medical school. They supply antioxidants that may help reduce cancer risk. And they provide nutrients that boost heart health, such as cholesterol-lowering fiber; potassium, which helps control blood pressure; and arginine, an amino acid that helps your body make nitric oxide, a compound that relaxes blood vessels. “The nutrients work together, enhancing the benefits of each.”

Some research has concluded that nuts and nut butters offer similar benefits. But a study from Maastricht University in the Netherlands that looked at peanuts and nuts separately from peanut butter found that nut intake was linked with lower mortality but that eating peanut butter wasn’t. The study said that may have been because of the sodium and artery-clogging trans fat content of the Dutch peanut butter.

A high calorie count—about 160 to 200 calories per ounce—is the one drawback of nuts. And in butter form, it’s all too easy to spread or spoon on more than you should. But nuts help you feel full, and if you stick with the recommended 1½ ounces of nuts or 2 to 3 tablespoons of nut butter per day, you’ll get the benefits without going overboard on calories.

Alternative nut butters can often replace the “P” in a PB&J sandwich for people allergic to peanuts. You should check with your doctor, but “not everyone with a peanut allergy is allergic to tree nuts, and they often can be safely brought into a peanut-free school,” says Todd D. Green, M.D., an associate professor of pediatrics at the Children’s Hospital of Pittsburgh of UPMC. Of the one-third of U.S. schools that restrict the type of food that can be brought in, 97 percent prohibit peanuts, according to the School

Product Updates

Nutrition Association. But 60 percent allow other nuts.

Read nut-butter labels carefully. If a product contains peanuts, the Food and Drug Administration requires the manufacturer to note it on the label. You may also see such warnings as “may contain peanuts” or “produced in a facility that processes peanuts.”

WE CRUNCHED THE NUT NUMBERS

With the growing number of nut butters available, you have a lot of tasty options. To see whether there were considerable differences among brands, Consumer Reports evaluated a dozen almond and cashew spreads for nutrition, taste, and price. Both were similar in calories and fat, but sodium and protein varied. And the best ones had the fewest ingredients and tasted just like the nuts themselves. Some had a consistency that was somewhat runny and thin, which might make for a messy sandwich.

Some nut butters separate; the oil from the nuts rises to the top of the jar, so you have to stir before you spread. To prevent that separation and give nut butters a creamy texture, some manufacturers add hydrogenated vegetable oil or palm or palm fruit oil. Those are mostly saturated fats that keep the butter together because they're solid at room temperature. Five of the almond butters and one of the cashew butters we tested have one of those oils. The amount was small, but too much saturated fat can be bad for your heart.

The Best Butters

The 12 almond and cashew butters we tested are organized below according to their taste score. Nutritionally, the best nut butters are those that contain only nuts. A little bit of salt is okay, too. But when choosing one, keep the other ingredients, including sugars, to a minimum.

Almond Butter



OVERALL SCORE



365 EVERYDAY VALUE [WHOLE FOODS] ALMOND BUTTER CREAMY ¹

57 cents per 2 tbsp.
Calories 190 | Fat 17 g | Sat. Fat 1.5 g | Sodium 0 mg | Fiber 3 g | Sugars 2 g | Protein 7 g

Distinct roasted nut flavor; slightly fruity. Very finely ground. Thin and slightly sticky. Needs stirring.



OVERALL SCORE



KIRKLAND SIGNATURE [COSTCO] CREAMY ALMOND BUTTER ^{1 2}

50 cents per 2 tbsp.
Calories 210 | Fat 18 g | Sat. Fat 1.5 g | Sodium 0 mg | Fiber 3 g | Sugars 2 g | Protein 6 g

Almondy, with a slight roasted note and natural sweetness. Thin and slightly sticky. Needs stirring.



OVERALL SCORE



TRADER JOE'S RAW ALMOND BUTTER CREAMY ^{1 2}

57 cents per 2 tbsp.
Calories 190 | Fat 16 g | Sat. Fat 1 g | Sodium 0 mg | Fiber 4 g | Sugars 1 g | Protein 7 g

Big raw almond flavor. Very finely ground. Thin consistency; sticky. Needs stirring.



OVERALL SCORE



JUSTIN'S CLASSIC ALMOND BUTTER

79 cents per 2 tbsp.
Calories 190 | Fat 16 g | Sat. Fat 2 g | Sodium 0 mg | Fiber 3 g | Sugars 2 g | Protein 7 g

Big roasted nut flavor; hint of sweetness and salt. Slightly thick. Coarser than others, with crunchy nut pieces. Some jars need stirring.



OVERALL SCORE



ONCE AGAIN AMERICAN CLASSIC CREAMY ALMOND BUTTER

87 cents per 2 tbsp.
Calories 190 | Fat 17 g | Sat. Fat 3 g | Sodium 0 mg | Fiber 3 g | Sugars 1 g | Protein 6 g

Moderate roasted nut flavor; slight earthy note. Thick and a bit coarse. No need to stir.



OVERALL SCORE



MARANATHA ALMOND BUTTER CREAMY

73 cents per 2 tbsp.
Calories 190 | Fat 16 g | Sat. Fat 2 g | Sodium 60 mg | Fiber 3 g | Sugars 3 g | Protein 6 g

Roasted nut flavor with honeylike note; slightly salty and sweet. Smooth and thick. No need to stir.

Finding That Sweet Spot

WITH THE SURGE in popularity of Nutella, the chocolate-hazelnut spread, Biscoff Cookie Butter, and other sweetened spreads from Europe, it's no wonder many big brands are now getting in on the action.

“Consumers see these products as a permissible indulgence,” says Mimi Bonnett, director of food and drink reports at Mintel, a market research firm. In our review of 12 chocolate- and honey-flavored nut spreads, all but four hit that sweet-but-not-too-sweet spot.

On the whole, the honey-flavored spreads struck a nice balance of sweet and salty. **The Bee's Knees** from **Peanut Butter & Co.** had a distinct honey flavor and was among the lowest priced of the six products we tested (36 cents per 2-tablespoon serving). It did have the most sugars, with 2 teaspoons per serving.

Three products had 1 teaspoon of sugars or less per serving. **Justin's Honey Almond Butter** and **Justin's Honey Peanut Butter Blend** both had good roasted nut flavor with

¹ Nuts are the only ingredient. ² According to the manufacturer, the product doesn't contain peanuts, isn't made in a facility that processes peanuts, or isn't made on equipment that processes peanuts.



RECALLS

Cashew Butter



OVERALL SCORE



BARNEY BUTTER BARE ALMOND SMOOTH

71 cents per 2 tbsp.
Calories 180 | Fat 16 g | Sat. Fat 1 g | Sodium 0 mg | Fiber 4 g | Sugars 1 g | Protein 7 g

Mild flavor; not very salty or sweet. Thick and smooth. Needs stirring.



OVERALL SCORE



365 EVERYDAY VALUE [WHOLE FOODS] CASHEW BUTTER CREAMY

64 cents per 2 tbsp.
Calories 190 | Fat 17 g | Sat. Fat 3 g | Sodium 0 mg | Fiber 1 g | Sugars 1 g | Protein 4 g

Roasted nut flavor with little sweetness or saltiness. Needs stirring; thickens with refrigeration.



OVERALL SCORE



JIF CASHEW BUTTER CREAMY

85 cents per 2 tbsp.
Calories 200 | Fat 17 g | Sat. Fat 3.5 g | Sodium 105 mg | Fiber 0.5 g | Sugars 3 g | Protein 4 g

Smooth and creamy, with a slightly roasted nut flavor; slightly salty. No need to stir.



OVERALL SCORE



JIF ALMOND BUTTER CREAMY

80 cents per 2 tbsp.
Calories 190 | Fat 16 g | Sat. Fat 2 g | Sodium 110 mg | Fiber 3 g | Sugars 3 g | Protein 7 g

Slightly salty and sweet; moderate roasted and mild nut flavor. Smooth; no need to stir.



OVERALL SCORE



TRADER JOE'S CREAMY SALTED CASHEW BUTTER

57 cents per 2 tbsp.
Calories 190 | Fat 16 g | Sat. Fat 3 g | Sodium 100 mg | Fiber 1 g | Sugars 1 g | Protein 4 g

Slight to moderate roasted, salted flavor. Needs stirring; thickens with refrigeration.



OVERALL SCORE



ONCE AGAIN ORGANIC CREAMY CASHEW BUTTER

90 cents per 2 tbsp.
Calories 180 | Fat 16 g | Sat. Fat 3 g | Sodium 0 mg | Fiber 1 g | Sugars 0 g | Protein 5 g

Roasted nut flavor; not very salty or sweet. Very finely ground. Slightly thick and sticky. Needs stirring.

a hint of honey. **Barney Butter Almond Butter Honey + Flax** had just a half-teaspoon of sugars, but not much honey flavor.

If you're looking for a chocolate-infused spread with less sugar, we found three that stood out for taste. **Saratoga Peanut Butter Company's Chillin' Chocolate** had 1 teaspoon per serving. It was peanutty and mildly sweet. **Justin's Chocolate Hazelnut Butter Blend** and **Dark Chocolate Dreams from Peanut Butter & Co.** were also good choices.

The nutrition clunkers were chocolate spreads from the big brands: **Hershey's Spreads Chocolate with Almond, Nutella Hazelnut Spread, and Reese's Spreads Peanut Butter Chocolate**. They each had about the same amount of sugars (and more calories and fat) as Duncan Hines chocolate frosting, about 20 grams—that's 5 teaspoons—in a serving of 2 tablespoons. That's too much, our experts say, and those brands aren't tasty enough to be worth the calories.

CLOG REMOVERS

Clorox is recalling about 5.4 million bottles of **Liquid-Plumr** because they're not child-resistant. Kids can remove the tops, creating a risk of chemical burns and irritation to skin and eyes. The three types of Liquid-Plumr are Pro-Strength Foaming Clog Fighter, Industrial Strength Urgent Clear, and Pro-Strength Urgent Clear. They were sold online and at stores nationwide from January 2012 through May 2016.

What to do Keep the products away from children. Call 855-490-0705 or go to liquidplumr.com and click on "Important Safety Recall Notice" for disposal and refund instructions.

ACTIVITY WRISTBANDS

McDonald's is recalling about 29 million **Step-It** children's activity wristbands because they can cause skin irritation or burns. They were given out nationwide Aug. 9-17, 2016 with Happy Meals and Mighty Kid's Meals.

What to do Take the wristbands away from your children. Return them to any McDonald's restaurant to obtain a free replacement toy and a free food item.

DRINKING STRAWS

About 2.5 million **Cold-to-Go** reusable stainless steel drink straws sold by Starbucks are being recalled because they can poke children in the mouth and injure them.

The straws were sold online and at Starbucks stores nationwide from June 2012 through June 2016 in sets of three and paired with cups.

What to do Don't allow your children to use the straws. For more information about the recall, call Starbucks at 800-782-7282 or go to news.starbucks.com.

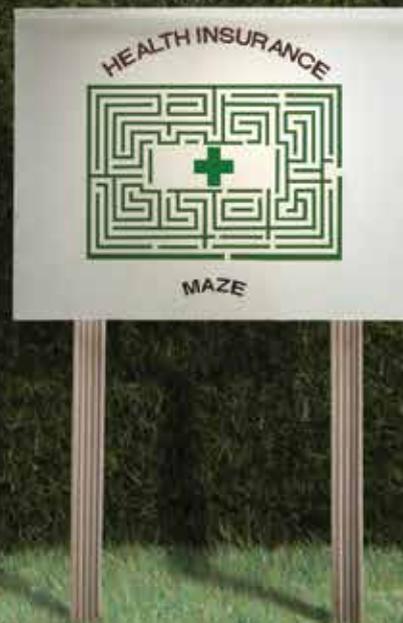
Insights

Notable news and smart solutions

Your Health Is Priceless

But health insurance can be expensive. As open enrollment begins, we show you how to avoid costly mistakes and still get the coverage you need.

by **Donna Rosato**



A Maze of Options
Some Affordable Care Act exchanges offer about 50 health insurance plans in large markets.

WHETHER YOU GET your health insurance through your employer, Medicare, or one of the Affordable Care Act (ACA) exchanges, there's a good chance you're paying more than you need to.

According to a study last year by the National Bureau of Economic Research, 63 percent of the 50,000 employees at a Fortune 100 company selected a health plan that was not the most cost-effective option. Other studies have shown that most people pick a plan that's more expensive than they need.

Why are so many people electing insurance plans that aren't the best fit? Because it's downright confusing, so much so that a 2015 study commissioned by the insurance company Aflac found that more people would rather scrub their toilets than research insurance plans.

Despite recent announcements from major insurers including Aetna and UnitedHealthcare that they won't be participating in some ACA exchanges in 2017, consumers in large markets can still have as many as 50 plans to choose from. There are hundreds of Medicare prescription drug plans and Medicare Advantage plans, and even employers may offer two or more choices.

Making the right health insurance choice has never been more important because consumers are shouldering more of the rising cost of health services. (For example, average annual deductibles for people buying individual coverage through their employer have risen 255 percent in the past decade, according to the Kaiser Family Foundation.)

Autumn is the period for open enrollment, when most

American adults have to choose their health insurance plan for 2017. Deadlines are Dec. 15 for ACA coverage that begins on Jan. 1 and Dec. 7 for Medicare. Most employers have their open enrollment period in November.

To help you navigate your way through all the offerings, we looked at four common mistakes people make when choosing insurance plans and provide advice on how to avoid them. So put down your toilet brush and follow these easy steps.

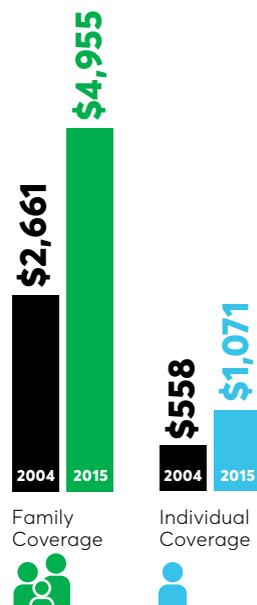
The Big Mistake *Automatically re-enrolling in the same plan year after year.* Given the distaste for researching health-insurance plans, it's not surprising the Aflac study found that nine out of 10 workers stick with the same benefits year after year. Other research shows that only 13 percent of Medicare users switch drug plans each year, despite the fact that they could save money by doing so. And just under 60 percent of Obamacare enrollees stayed in the same plan in 2016, even though a 2015 Department of Health and Human Services analysis found that eight in 10 could find a plan with a lower premium that offers the same coverage if they switched.

The Remedy Review all the offerings each year; plan benefits change frequently. Participating doctors are added and deleted, and drug formularies—the lists of prescription medications a plan covers—are revised. Other plan benefits, reimbursement rates, and premiums (the amount you pay each month for coverage) may also change from year to year. Insurance companies provide much of this information online and in the multipage packets your benefits department hands out.

But talking with an informed source can be more efficient, informative, and pleasant than sifting through all that information on your own. People who are covered under the ACA can discuss their options with someone by going

THE RISING PRICE OF HEALTH INSURANCE

Average annual premium contributions paid by people in employer-provided insurance plans.

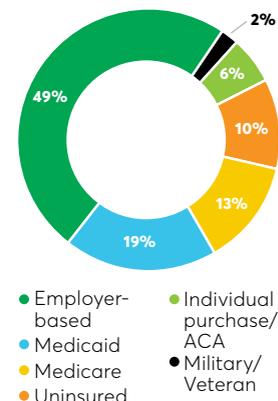


Premiums for Affordable Care Act health insurance are projected to be higher next year, but tax subsidies will offset the increase for most people.

AVERAGE MONTHLY PREMIUMS¹



WHERE AMERICANS GET THEIR HEALTH INSURANCE²



Source: Kaiser Family Foundation.

to localhelp.healthcare.gov. Medicare offers counseling through its State Health Insurance Assistance Programs (shiptcenter.org), and about 50 percent of companies offer one-on-one help to employees.

The Big Mistake *Miscalculating—or having no idea—how much you spend on healthcare.* You can't choose the most cost-effective coverage without knowing how much you're likely to spend on healthcare in the coming year. Only then will you be able to make an informed decision between, say, choosing a plan with a high or low deductible. But few people take the time to calculate their medical spending or even know how to do it. A study by the National Bureau of Economic Research found that only about one-third of workers at a large firm could answer questions correctly about their own recent healthcare spending.

The Remedy Of course, no one has a crystal ball to see into the future, but the amount you and other family members spent on healthcare this year is a good indicator of about how much you'll spend next year, says Kim Buckley, vice president of client services at DirectPath, a benefit and compliance management firm. You can find your claims (including what you spent out-of-pocket) on your insurer's website. Your pay stub will show how much you paid in monthly premiums and your pharmacy will have a record of how much you spent on medication.

After you've determined how much you paid last year, "think about what could be different next year," Buckley says. Was someone in your family diagnosed with a health condition that requires new medication? Are you planning to start a family and make more visits to the ob/gyn? Are you finally going to get that surgery for your bunions? Talk with doctors about the cost and then see how much will be covered by the plans you're offered.



LEARN

Consumer Reports helps you understand what you need to know when choosing health insurance. Watch the videos at ConsumerHealthChoices.org/insurance.

¹ Data is for a 40-year-old nonsmoker for the lowest-cost Silver plan; premiums for 2017 are based on 17 marketplaces and are still subject to state and federal approval.

² Numbers may not equal 100 percent because of rounding.

The Big Mistake *Picking the plan with the lowest premiums.* It's tempting to try to save money by choosing a plan with the lowest monthly premium, but that strategy can backfire. "If you shop by premiums alone, you could spend a lot more in out-of-pocket costs than if you had gone with a higher premium plan," says Kev Coleman, head of research and data at HealthPocket, a technology company that compares and ranks health insurance plans.

The Remedy In addition to premiums, consider the amount of the deductible—how much you have to spend before the insurance company begins covering expenses. Remember: The cost of many preventive measures, such as mammograms, colonoscopies, and cholesterol screening, are covered 100 percent before you meet your deductible and require no co-pay.

Deductibles can range from about \$500 to \$5,000 or more, but among low-premium plans, the average today is closer to the high end of that range.

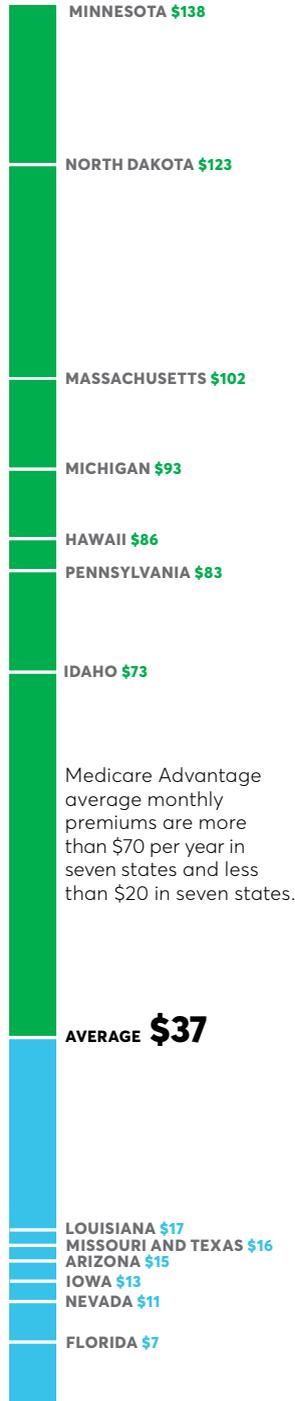
Also look at co-pays (the flat charge you pay every time you go to a doctor, hospital, or other healthcare provider) and co-insurance (the percentage of the bill that you have to pay for treatments). You're responsible for co-pays and co-insurance for doctor visits and procedures even after you've met your deductible and until you hit your out-of-pocket maximum, which is yet another number you need to know.

As its name suggests, the out-of-pocket max is the most you have to pay for covered services in one year. After you've reached it, the insurer pays 100 percent of the costs. That max counts deductibles, co-payments, and co-insurance but not premiums or out-of-network services your plan doesn't cover. Generally, plans with lower premiums have higher out-of-pocket maximums and vice versa.

If you're in a low-premium/high deductible plan and didn't come close to meeting your

MEDICARE ADVANTAGE PLAN COSTS VARY CONSIDERABLY BY STATE

Average monthly premiums for Medicare Advantage plans have dropped since 2010, but there are vast differences in how much you pay depending on where you live.



Source Kaiser Family Foundation.

deductible last year, you might do fine sticking with it. But if you quickly hit your deductible (perhaps because of a chronic health condition that requires frequent doctor visits), choosing a plan with a higher premium and a lower deductible could save you money overall.

The Big Mistake *Staying with (or switching to) a plan just because your doctor is in its network.* Just because he or she is in your plan's network doesn't mean it offers the broad choices of specialists and hospitals you may want.

The Remedy Focus on what's covered if you want to go out of network (to a well-known cancer treatment center, for instance). Some plans provide no coverage for out-of-network nonemergency services, but others will provide some level of reimbursement. So even if your doctor isn't in the plan, you could afford the cost. But if your plan offers little or no out-of-network coverage, you'll be stuck with most or all of the bill except in emergency situations. *—Look for more coverage of health insurance strategies in future issues.*

Making a Smart Tax Plan

The open enrollment period is also when you may be able to start a flexible-spending account (FSA) or health savings account (HSA). Both allow you to set aside tax-free dollars to cover out-of-pocket medical costs in the coming year. Here's how the savings plans stack up.

FLEXIBLE-SPENDING ACCOUNT

Who's eligible Participants in employer-provided insurance plans that offer this feature.

What it covers A wide range of medical expenses, including co-payments and deductibles (though not premiums), prescription drugs, and medical equipment.

Maximum contribution \$2,550 per year pretax from your pay.

Benefits If you contribute the max and are in the 33 percent tax bracket, you avoid about \$840 per year in taxes. The downside is that if you don't use the money within the plan year (there may be a grace period), you lose it. Go to fsastore.com to purchase FSA-eligible items, including sunscreen, condoms, and reading eyeglasses.

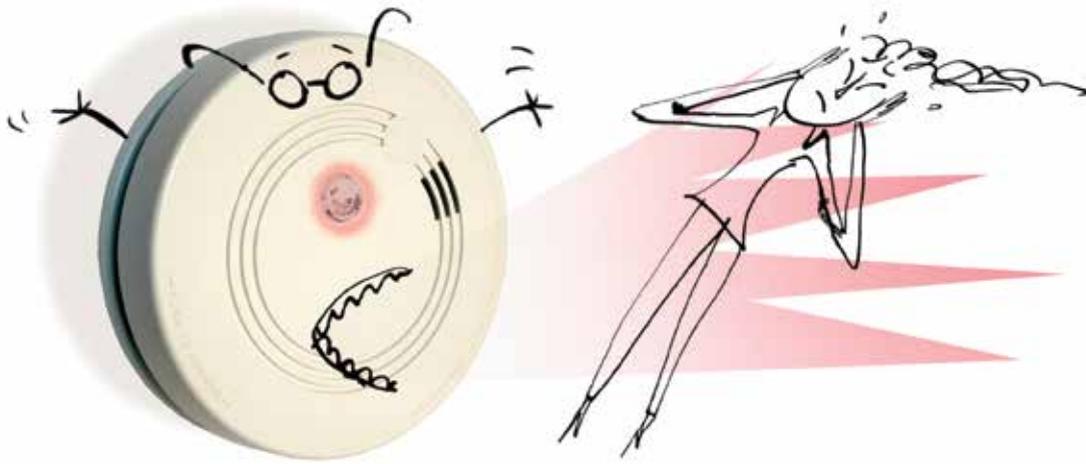
HEALTH SAVINGS ACCOUNT

Who's eligible Participants in a high-deductible health plan, which must have a deductible of at least \$1,300 for an individual and \$2,600 for a family.

What's covered Medical expenses including deductibles, co-payments, and bills not covered by insurance, such as dental care. Check IRS Publication 502.

Maximum contribution \$3,350 per year pretax for singles and \$6,750 for a family. If you're over 55, you can put in an extra \$1,000 per year. About half of employers make a contribution to the account, too.

Benefits Unlike an FSA, an HSA is portable and can be invested—like a 401(k) for medical expenses. You can retain the account even if you switch jobs or insurance plans. Earnings aren't taxed, and if you use the money for qualified medical expenses, you pay no tax when you spend it. But if you spend the money on nonmedical expenses before age 65, you'll pay taxes plus a possible 20 percent penalty.



My neighbors' smoke alarm went off at 3 a.m. Fortunately, it was a false alarm, but they didn't know how to turn it off. What do I do if mine does the same?

In 2014, 33 percent of false alarms that fire departments responded to were caused by malfunctioning smoke alarms, according to the National Fire Protection Association. Those noisy mistakes can be caused by dust, humidity, electrical malfunctions, and even spiders crawling inside, says Bernie Deitrick, a senior engineer in our testing department.

To know how to resolve a false alarm quickly, you need to understand your home's alarms and how they operate. There are three types of power

sources: replaceable batteries, long-life lithium batteries, and 120-volt hardwiring (with batteries as backup power sources). Always assume a sounding alarm means there's a fire and get to safety if need be. But once you're sure it's an error, your approach should vary based on the type of power your alarm uses. Your first step is to find the device that's going off and reset it by pressing and holding the reset button. If that doesn't work, take the device down. If you can, remove the batteries; if the alarm has a lithium battery you can't take out, muffle it in a blanket, under a sofa cushion, or in your freezer until it stops.

As for hardwired detectors, "they're interconnected through the electrical wires, so if one alarm sounds, they'll all sound and it can be difficult to figure out what's going on," Deitrick

says. First, try the reset button on each alarm. If that doesn't work, flipping the circuit breaker off and back on might stop the noise. If all of that fails, your ultimate solution may be to disconnect the units and remove their batteries one by one. A small connector at the back of each alarm can be unclipped to let you safely remove it from the network.

Then it may be time for new alarms. Our top recommended model is the First Alert 3120B, an interconnectable hardwired model with dual sensors and battery backup. CR.org subscribers can find full ratings at ConsumerReports.org/smokealarmratings.

What's the best cash-back credit card for groceries?

Finding the best card for you involves taking into account not just how much cash you get back but also the card's fees and rebate rules. We recently ran the numbers for a family that spends \$375 per month on groceries. The top choice we found among more than 50 widely used credit cards: the American Express Blue Cash Preferred. With a 6 percent rebate on charges up to \$6,000

yearly at U.S. supermarkets, the card would return \$810 over the first three years. The Amex Blue Cash Everyday came in next, offering \$505 back during the first three years. And the Chase Freedom card could net that family \$420 during the first three years. To help you navigate this tricky territory on your own, Consumer Reports created the Credit Card Adviser Comparison Tool, which guides you to good options by calculating the costs and benefits of major cash-back cards based on your buying patterns. Go to ConsumerReports.org/cardcompare to try the tool.

I put cutlery in the dishwasher handles down; my sister does handles up. Who's right?

You're both partly right, says Larry Ciufu, who leads dishwasher testing in our Home & Appliance testing labs. "Load forks with the tines up, so they get more exposure to the jets of water and detergent—same for the bowls of spoons," he advises. "Knives should go in with the sharp point down, so you can avoid cutting yourself as you remove them."

It's also important to rinse cutlery before loading because foods like coffee, mustard, and eggs can corrode the metal. "And avoid overcrowding," Ciufu warns. "If your dishwasher has an open basket, mix spoons, forks, and knives to prevent them from nesting." CR.org subscribers can find detergent ratings at ConsumerReports.org/dishdetergentratings.



We have more than 140 in-house experts who research, test, and compare—so you don't have to! Send your questions to: ConsumerReports.org/askourexperts ... and watch this space for the answers.

66 Ways to Protect Your Privacy Right Now

Ah, the joys of the connected life: opportunities to engage with global communities, be educated and entertained, and shop with ease. But these go hand in glove with intrusions from marketers and threats from criminals. The tips on the following pages, compiled with input from dozens of security experts, will help you take control. Start on page 28.



But first, read what investigative reporter **Julia Angwin** learned in her own quest to boost her privacy.

► **WHEN I WAS growing up in the 1980s, my parents would occasionally take my brother and me for a special treat: an evening spent browsing for software at a local computer store.**

We would wander among the aisles of shiny, shrink-wrapped boxes, lobbying our parents to buy us games such as the geography spy mystery “Where in the World Is Carmen Sandiego?” which cost about \$40 a pop.

Flash-forward nearly 30 years, and my own kids can’t believe I ever paid so much for a computer game. Most software packages—from games to productivity apps to health-tracking apps—are free.

There’s only one catch: We pay for all this software with a new currency, our personal data. Whenever we download an app, visit a website, watch a smart TV, use free WiFi, or partake of most of the joys of the information age, we agree to give up previously unimaginable amounts of personal data.

The shift toward data as currency began somewhat innocuously. At first, we simply accepted ads targeted to our search queries. But now, a decade later, the trade-offs have become more extreme. We implicitly agree to have our movements followed both virtually, as we browse the web, and physically, as our phones transmit our locations. We agree to have our interests cataloged and analyzed. We agree to have the

content of our emails scanned. We agree to have our friends identified and analyzed in “social graphs.” We agree to have our images stored, shared, and tagged and our faces analyzed to help companies perfect their facial recognition tools. We agree to have our voices analyzed, our fingerprints scanned, and soon enough, the iris patterns of our eyes stored in vast, remote databases.

Theoretically, we could read all the fine print in the “terms and conditions” and “privacy policies” foisted on us and refuse to use products that track us egregiously. But who has time to do that? In a 2016 experiment by researchers at Toronto’s York University and the University of Connecticut, 74 percent of people who joined a fictitious social network skipped reading the privacy policy altogether. And those who opened the terms and conditions must not have read them very carefully—because all of them agreed to give up their firstborn child to the social network.

In fact, failing to read privacy policies is perfectly rational. In 2008, Carnegie Mellon researchers estimated that it would take an average individual 154 hours to skim the privacy policies for the approximately 1,462 websites they encountered each year. In terms of wages and lost time, that would amount to \$2,226 per person.

Even if we read all those policies, we still couldn’t accurately weigh our privacy trade-offs. Our data is a currency that we trade for services, but we don’t really know what the data will cost us in the future. Could it keep us from landing a job? Rob us of a good deal on insurance? Get us thrown in jail? It’s impossible to say.

All we know for sure is that it seems like it would cost a lot of time and energy now to try to keep our data from costing us even more in the future. No wonder most people feel overwhelmed by the task.

Paging Ida Tarbell

One day in 2012, I was on a city bus talking to a friend about how hopeless privacy trade-offs can seem. She asked: “Is it hopeless because no one cares? Or is it truly hopeless?” In a flash, I realized that I didn’t know the answer. I hadn’t ever really tried to protect my privacy because I assumed it would be too difficult.

So I began a privacy experiment. For a year I sought to protect my data as much as possible while continuing to remain connected to the internet, my phone and my friends, and all the joys of the information age.

What I found was that protecting my privacy wasn’t as difficult as I thought. There were plenty of steps I—or anyone—could take that were simple, cheap, and effective. And most important, my actions gave me a feeling of reclaiming control over the technology invading every corner of my life.

I started with the basics of computer security—essentially, locking the doors of my digital home. I updated all my software so I wasn’t vulnerable to criminals who might exploit flaws in old versions. I deleted free applications that I was no longer using that

could be stealing my data. I installed software and adjusted the privacy settings on my web browser to block the most common types of tracking used by advertisers. I purchased software to help me generate and manage strong passwords. I covered my laptop camera with tape so that hackers couldn’t see anything if they took control of it remotely (which unfortunately is easy for them to do).

Once I had secured most of the entry points to my digital domain, I began trying to reclaim my data from as many places as possible. I took some big steps, and I realize not everyone will want to follow my lead.

“I’ve called the bluff of those who believe privacy is dead. In fact, there’s a lot you can do.”

First, I stopped using the social networks LinkedIn and Facebook. Surprisingly, I didn’t miss them much—I discovered that I preferred staying in touch with friends through phone calls and visits. Next, I decided to break up with Google. The company had famously promised not to be “evil” in its corporate motto. But when I checked my account’s privacy dashboard, I saw that Google had more intimate information about me than

my closest friends and family. Google’s search history revealed that I often browsed for shoes when I was stressed out on tight work deadlines. Google Maps recalled all the trips I had taken, foreign and domestic, along with my precise routes. And I already knew that Google’s Gmail recorded the fact that I emailed my close girlfriends more than my husband.

I started by abandoning Google’s admittedly excellent search engine. I began searching on the website DuckDuckGo.com, which doesn’t track its users. It makes money the quaint old-fashioned way, by showing so-called “contextual” ads related to the search query rather than “behavioral” ads that track users across websites.

Replacing Gmail with a service that promised not to scan my personal correspondence was more expensive. I gave up both Gmail and Google Docs, and ended up paying about \$200 per year for an encrypted cloud storage system—and then invested \$100 for a hard drive to store my emails at home. I was starting to feel like a data survivalist, stockpiling terabytes of personal info.

Yet all these digital barriers didn’t help me hide the details of my offline life—whom I had coffee with, where I saw movies, whom I emailed. So I pulled a real Jason Bourne move: I created a fake identity. (Yes, it is legal to maintain an alias if it’s not used for fraud.) I began using the name Ida Tarbell, after the turn-of-the-century muckraker who revealed Standard Oil’s

abuse of its monopoly power. I set up Ida with a credit card (linked to my account), an email address, an Amazon account, a postal address, a cell phone, and even a few social media accounts.

Even though Ida was the thinnest of disguises—any decent investigator could link her to me—I found using her as an alias to be incredibly satisfying. I loved booking a restaurant reservation under her name and being greeted as Ida. I loved ordering books about the history of the National Security Agency from her account rather than mine. I loved using her name to sign up for stupid online games that I was embarrassed to be caught playing.

Ida is my homage to the fleeting pleasures of the past, a past anyone over the age of 40 can recall but younger people may find hard to grasp. Back when buying a video game or a frivolous magazine or a drink with an old boyfriend didn't create a data trail to be stored, scrutinized, and analyzed for generations to come. Using Ida's name empowers me by restoring anonymity to everyday life.

Privacy as Mindfulness

Armed with my tracker-blocking software, my secure passwords—and, of course, Ida—I believe I've called the bluff of those who claim that privacy is dead. In fact, there's a lot you can do.

And yet.

The multibillion-dollar trade in personal data—what's often called the surveillance-industrial complex—continues to expand. I've had wins in my personal battles, and so have many others. But a larger win would be a shift in the balance of power between the data collectors and the rest of us.

You see, I wouldn't mind some of my behavior being tracked if I knew the data wasn't going to end up denying me a job or a loan one day. If I knew that I could successfully dispute it in court. If I didn't constantly have to sign unconscionable contracts allowing companies to use my data however they liked. If I knew that the data collectors would protect my information from being hacked. If I knew that my children's future wouldn't be forever marked by an idiotic video they posted when they were 8. If I knew that I could indulge in ephemeral, innocent joys without leaving a permanent record.

But I don't have any of those guarantees today. In Europe, companies that collect personal data are required to give people access to their data, the ability to dispute it, and in some cases, the right to remove it. But the United States has no such laws. And the companies themselves don't seem to be leading the way.

So until I can be assured how my data will be used in the future, I'm reluctant to employ it as a currency to buy services.

Ida Tarbell:
Muckraker and
the author's
favorite alias.



Instead I choose to pay whenever possible with dollars, with my effort, and with my time. Three years after my experiment was supposed to end, I still do most of my privacy-protecting moves. I secure my computer. I block tracking. I reclaim my data when I can. I hoard my data at home. And I delight in using my fake identities. (Yes, I have a few others, too.)

Despite its hassles, I've grown to like the practice of privacy. To me, it's another form of mindfulness. Even though I know my victories are incomplete, they give me a sense of control over the technology that is encroaching on my life. Each new act of resistance gives me strength to imagine a better world, one where we have some assurances about how our data is used.

It's not that hard. And I hope that others find a few acts of resistance that work for them, too. ■



Julia Angwin is an award-winning senior reporter at ProPublica who covers technology and surveillance. She is also the author of "Dragnet Nation: A Quest for Privacy, Security, and Freedom in a World of Relentless Surveillance" (Times Books, 2014).

Continued on next page >

66 Ways to Take Control

Do one, some, or all. Each one will make a big difference.

1 | Check Your Data Breach Status

🕒 Takes 14 seconds

Wondering whether your personal data is for sale on the web? At havebeenpwned.com you can check your email addresses and usernames against lists from 120 known breaches at companies including Adobe, LinkedIn, and Snapchat. (You'll need to register to check the full database.) If your name pops up, change the password for the compromised account and any other site where—*tut, tut*—you were using the same password.

(Bonus tip: Pros pronounce “pwned” as “poned,” not “pawnd.”)

2 | Stop WiFi Imposters

Laptops, smartphones, and other WiFi-enabled devices can automatically connect to familiar networks. That's convenient—no one wants to enter a password for their home or work WiFi every day—but it can also be risky. A hacker can set up a rogue WiFi network with the same name as a legitimate one such as “Google Starbucks” or *attwifi* and trick your gadgets into joining it.

Periodically get a fresh start by using your devices' network or WiFi settings to prune the networks you join automatically. Most

devices let you delete networks one by one, but if you have an iPhone or iPad, you need to go to Reset Network settings under General settings and delete all of them at once.

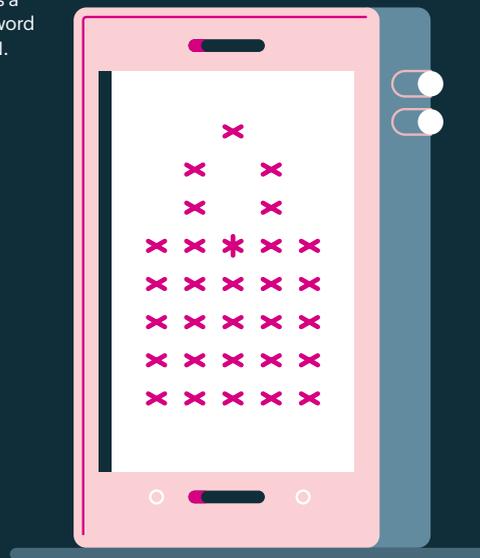
3 | Use 10-Minute Mail

You're often asked for an email address to access a website or sign up for a loyalty card, even if you want to use the service just once. Comply, and you're in for years of marketing come-ons. “Everyone wants your email address these days,” says Nathan White, senior legislative manager at Access Now, a digital-rights organization. But you don't have to provide a real one. White recommends 10minutemail.com, where you can get a functional email address for 10 minutes (or 20, if you need it), just long enough for you to log on to a site. When the time is up, the email address self-destructs—and 10minutemail.com doesn't retain any personal data.

4 | See Who Shared Your Private Data

Sometimes you need to register for a website with your real email address, say, if you plan to log in repeatedly to make purchases. Here's a neat hack for ferreting out which companies are sharing your data with email lists, if you have a Gmail account: Type “+” before the @ symbol and add the website's name. Email addressed to YourName+WebsiteName@gmail.com will go to the regular inbox for YourName@gmail.com. But now it will carry an extra crumb of data, and if you get spam from a company you've never heard of, you'll know whom to blame.

If it has a screen, it needs a password or PIN.



Lock Your Screens

Set a password or PIN for every laptop, smartphone, and tablet you own. Any lost device without a screen lock is an unprotected gateway for thieves, who may be able to access your email, banking, and social accounts, changing passwords and taking control of your digital life. Here's how to do a screen lock right:

5 | Go Long

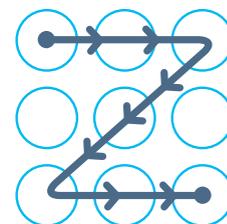
Use a screen-lock PIN made up of at least six digits, not four. (See page 30 for an explanation of the math behind that.)

6 | Try to Be Unique ...

Don't use any of the following PINs because they're far too common, accounting for almost 20 percent of those currently in use: 0000, 1111, 1212, and 1234.

7 | ... but Not Too Personal

Your birth date? The last four digits of your Social Security number? Your phone number? Those are all terrible, horrible, no-good, very bad PINs. Don't use them.



8 | Do Better Finger Art

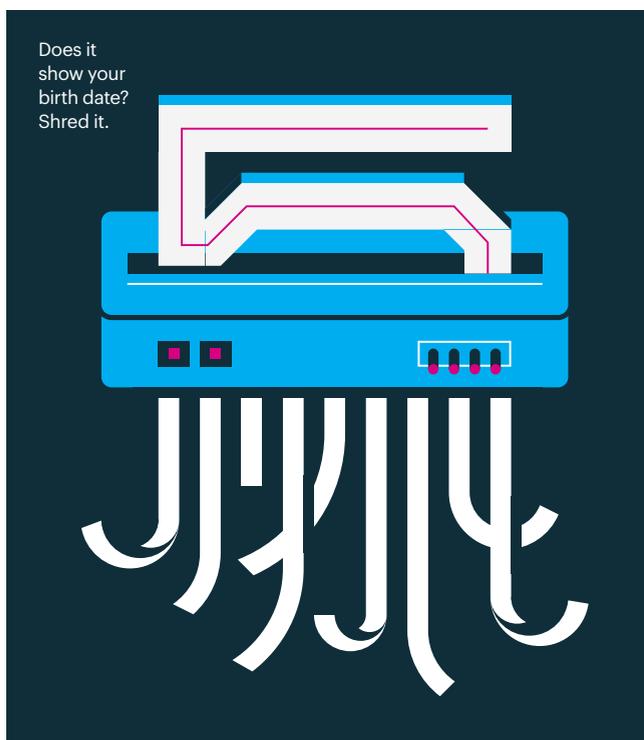
Android users can unlock their phones by tracing a pattern on the screen. To be safe it needs to be unpredictable, but often it's not. For her master's thesis at the Norwegian University of Science and Technology, Marte Løge analyzed thousands of patterns. Seventy-seven percent began in a corner. One in 10 formed a letter—such as the Z above—often the first initial of the user's name.

Snail-Mail Privacy

9 | Shred These 5 Document Types

Do you really need to destroy every piece of paper that has your name and address on it? "Probably not, but I shred a lot," says Kelley Long, a CPA and certified financial planner at Financial Finesse, a company hired by HR departments to coach employees on personal financial issues. In particular, Long recommends destroying any health-related documents. "Medical identity theft is a growing threat," she says. Your Long-approved list of paperwork to shred includes any documents containing the following:

- SOCIAL SECURITY NUMBER (even just the last four digits)
- BIRTH DATE
- CREDIT CARD NUMBERS
- ACCOUNT NUMBERS FROM FINANCIAL INSTITUTIONS
- MEDICAL INSURANCE NUMBERS



13 | Turn on Automatic Updates

Keeping your software up-to-date is the most critical step you can take to boost security, according to professionals surveyed last year by Google. "Software updates are like oil changes," says Mark Surman, executive director of the Mozilla Foundation. "They can be a hassle in the moment but a lifesaver in hindsight." Hackers are always exploiting more vulnerabilities, while security pros play nonstop malware whack-a-mole. If you've got old software, you're missing the latest protections. "Most modern software will update itself if you let it," Surman says. Make sure you have auto-updates turned on across the board.

10 | Shut Off the Flow of Credit Card Offers

These unsolicited mailings can be intercepted and filled out by identity thieves who have credit cards sent to their own addresses, then start piling up debt in your good name. You can put a stop to most of these offers by going to optoutprescreen.com or calling 888-567-8688. The service, run by the Consumer Credit Reporting Industry, will turn off the spigot permanently or for five years. You can always opt back in.

11 | Receive Less Mail

When you give a company your name and address, chances are good that the information will be added to direct-marketing lists and used by other companies to send you solicitations. Go to dmachoice.org to remove your info from many mailing lists if you don't want the offers.

12 | Return to Sender

Life as a direct-marketing target: You go to the mailbox, filter out the offers you don't want, put them in the recycling bin—and repeat. But if an unwanted envelope is printed with the phrase "Address Correction Requested" or "Return Postage Guaranteed," you have an alternative. You can write "Refused/Return to Sender" and mail it back—no postage required. You'll keep your recycling bin svelte while making the marketing company pay the return-trip postage. It's a tiny win, but still a win.

MY FAVORITE TIP

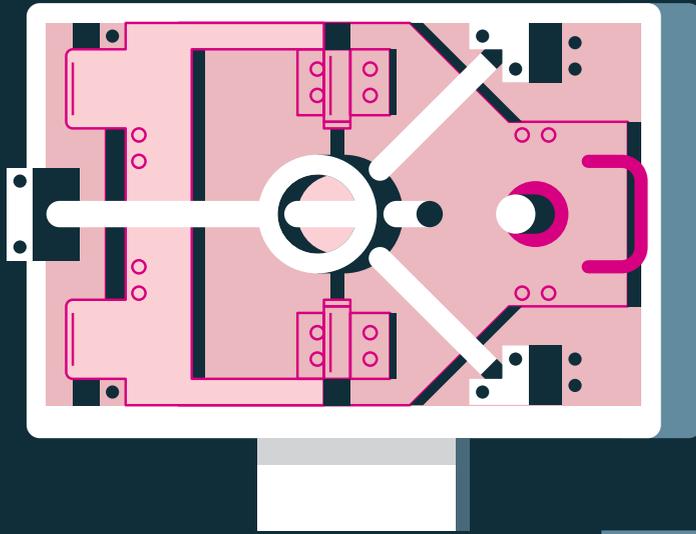


Dan Guido
CEO of Trail of Bits,
a digital security firm

14 Make Sure There's Info- Security Staff

"It's hard to judge how well companies guard your data, but here are two small tests for how seriously they take security. I like doing these before giving up personal data to a company or setting up its devices on my network. First, does the company have separate contact information for reporting security issues? You don't want that kind of problem to languish in a general customer service box. Another test: I check out the company on LinkedIn. Is there someone with 'security' in their title at the company? I wouldn't entrust my security to any company that doesn't have a software engineer dealing with these issues full time."

You need a password manager. You just do.



words and string them together into a nonsense sentence that you can remember.

16 | Use a Password Manager

Here's the rub: We all have a lot of passwords, and it's tough to remember long strings of random characters. Password managers can generate a complex, unique password for each account. "They used to be hard to navigate, or you had to copy and paste," Gosney says. "But now they actually eliminate steps from my workflow." He likes LastPass and 1Password. (LastPass was hacked last year, but users' passwords apparently remained safe.) You'll still need one well-crafted password for your password manager account—so review Tip 15.

17 | Got a Great One? Okay, Write It Down.

Everyone tells you not to commit your passwords to paper. Ignore that. "As long as you're not leaving Post-it notes under keyboards, it's totally cool to write passwords down," Gosney says. He keeps vital passwords—including the one for his password manager and his phone's lock screen—in a sealed envelope to be opened only if he's incapacitated. That way, his loved ones can access his online accounts to pay bills and take care of other business.

18 | Be Password Loyal

People also tell you to change passwords regularly. Don't, unless there's a good reason, such as responding to a data breach. Switch often and you'll probably end up using weak options.

Make Unbreakable Passwords

It's easy to create passwords that are difficult for hackers to crack, but not enough people do it. Jeremi Gosney, the head of the password-security firm Sagitta HPC and co-founder of a hacker conference called PasswordsCon, recently cracked 173 million of them in just six days. That represented 98 percent of the passwords stolen from LinkedIn in a huge data breach in 2012.

A major problem, Gosney says, is that most passwords are just too predictable. "We know every trick people use: foreign words, movie or book titles, patterns on the keyboard, anything you can think of," he says. And it doesn't take long for experts armed with the latest computer technology to run through all of the familiar patterns.

Strong passwords have two things in common: They avoid patterns and they're just too darned long for a brute-force attack—in which a computer runs through every possible combination of characters—to succeed. But assuming that a password is a truly random collection

of characters, how long is long enough? Security experts use some quick math to get the answer (see below). That's the theory, but you don't need to crunch numbers to boost your password potency. Just do the following:

15 | Stop Making Sense

⌚ Takes 75 seconds

One way to make a great password is to string together unrelated words. "It's the Diceware method, in effect," Gosney says. Diceware is a low-tech way to pick passwords that was developed in the 1990s. You roll dice to pick from a list of 7,776 words. But you don't have to actually roll dice. Just pick five long, random

PASSWORD MATH

$$E = \text{LOG}_2(R^L)$$

Diagram illustrating the password math equation $E = \text{LOG}_2(R^L)$. The equation is written in large blue letters. A bracket under the entire equation is labeled with the number 5. A bracket under the base '2' of the logarithm is labeled with the number 4. A bracket under the 'R' in the power term is labeled with the number 2. A bracket under the 'L' in the power term is labeled with the number 3.

1. E stands for "entropy," which is the opposite of an ordered pattern. Entropy is good: The bigger the E, the harder a password is to crack.

2. Let's say your keyboard has 95 unique characters. If you're randomly constructing a password from that whole set, $R=95$.

3. Let's say you have a 12-character password. If so, $L=12$.

4. The number R to the L power is 540,360,087,662,636,962,890,625—which is how many possible passwords you've got. Quite a mouthful, isn't it?

5. That's the same as $2^{78.9}$ —and the \log_2 of that is 78.9. In info-security lingo, it's 78.9 bits of entropy. That approaches the "exponential wall," where a password could take ages to crack. And yes, 12 characters picked at random from a keyboard will do the job. Or just see Tip 15.

19 | Stop ID Theft After a Death

Identity theft affects 2.5 million estates every year, according to the IRS. If a loved one has died, send a copy of the death certificate to the IRS (the funeral home may help with that). Also, cancel any driver's license, and notify credit agencies, banks, insurance firms, and financial institutions.

20 | Go Belt and Suspenders with Two-Factor Authentication

Two-factor authentication (or 2FA) helps prevent unauthorized access to email, financial, and other accounts if someone steals your password. It's available for many businesses, from Google to Fidelity Investments to Snapchat. Once you enable 2FA, you'll have to enter an additional piece of information—usually a set of numbers sent by text to your phone—with your password when you log in to your account. So a criminal would need both your password and your phone to cause trouble. Go to twofactorauth.org for a partial list of sites that offer 2FA.

MY FAVORITE TIP



Nathan White

Senior legislative manager at Access Now, a digital and human-rights organization

23 Let Google Scan Your Files

"If you're just a bit suspicious of a document you've received by email, save it to Google Drive and open it there. If there's any malware enclosed, it will be isolated in a virtual environment, away from your operating system. As a second benefit, Google Drive automatically scans files for known viruses. This doesn't take the place of your own antivirus software, but it's a simple way to add a layer of protection."

IT HAPPENED TO ME

My Mobile Account Was Hijacked

By Lorrie Cranor

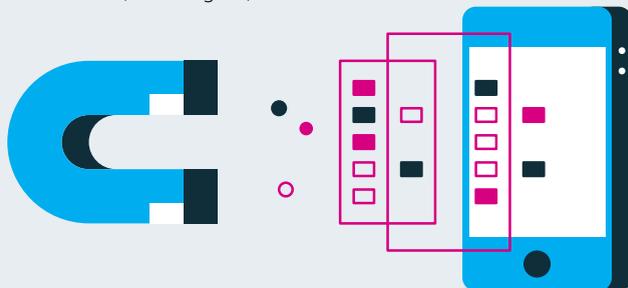
Chief Technologist, Federal Trade Commission, Washington, D.C.

EARLY ONE EVENING last spring, my mobile phone stopped working. I wasn't too worried, but the next morning my husband's phone wasn't working, either. We went to one of the carrier's stores and learned that two iPhones had been purchased on our account.

When I called the carrier's fraud department, the rep confirmed that someone had "upgraded" our two phones and transferred our numbers.

I immediately logged in to my account and changed the password. I also placed a fraud alert with the credit-reporting agencies. And I had to spend many hours getting the carrier to finish cleaning up the mess.

But I still didn't know how the theft happened. Section 609(e) of the Fair Credit Reporting Act requires companies to provide victims of identity theft with all business records related to



the incident. So I filled out a template at identitytheft.gov, a site run by the Federal Trade Commission where you can report thefts like this, and mailed it in to the carrier.

Two months later, I received the records. I learned that the thief had acquired the iPhones in Ohio, hundreds of miles from my home, at one of my mobile carrier's retail stores. She used a fake ID with my name and her photo. According to the records, the store clerk "followed proper authentication procedures."

The thief probably sold the phones quickly. And as far as I know, she hasn't been caught.

How to keep it from happening to you:

21 | Activate a PIN

Sprint requires customers to set a PIN and security questions for their accounts, and the other major mobile providers offer customers the option. Take it. Having a PIN can help keep strangers from making changes to your account.

22 | Watch Your Bills

Many wireless plans are based on a flat rate, so make sure your bill is consistent from month to month. If it's not, take a closer look at your account.

24 | Check on the Kids

Minors had their identity stolen 51 times more often than adults in a study by researchers at Carnegie Mellon University. Keep an eye out for letters from collection agencies, bills for unpaid balances, or a warning that pops up when you try to file your taxes electronically if you list your child as a dependent. But sometimes there's no hint that a minor is a victim of identity theft. To be safe, request reports from the three big credit-rating agencies by the time your children turn 15. That will give you time to clear up any problems before they apply for college loans, jobs, or credit cards.

Combat Snooping Gadgets

Web-connected devices promise convenience, but some can leak private data. Here's how to keep your information safe.

25 | Lock Down Your Baby Monitor

Hackers sometimes break into WiFi-connected baby-cams, even hijacking the speakers to talk to children and caretakers. That's often because users don't know to change the default settings. When you set up any internet-enabled camera,

create a unique username and password. Also, turn off the babycam when it's not in use. That will make hackers less likely to discover it.

26 | Outwit Your Smart TV

Automatic content recognition (ACR) systems built into many smart televisions

transmit data to analytics companies that may use it for marketing. You've already paid for your TV with money. If you don't want to pay again with your data, hunt through your TV's "smart" settings for the feature—which may be called Live Plus, SynPlus, or anything but ACR—and turn it off.

27 | Shut Down Webcam Creeps

🕒 Takes 8 seconds

Malicious actors have repeatedly proven that they can turn on a laptop's camera without the user's knowledge. The simplest solution? Do what Facebook CEO Mark Zuckerberg and FBI director James Comey do—put a piece of tape or a Post-it note over it. Hackers haven't yet cracked the adhesive code.

Prepare Your Laptop for an Outing

Lots of stuff that's fine at home—hanging out in your PJs, using WiFi file sharing, eating peanut butter from the jar—is totally inappropriate at a coffee shop. Here's how to get your laptop ready to leave your home network.

28 | Deploy Your Firewall

Bad guys hang out at cafes and other public places, waiting for innocent laptops to wander by. To stop them, first turn on your firewall. This is software built into your laptop that restricts how outside computers can link to it. (At home, your WiFi network is probably protected by the firewall built into your router.) You'll find firewall controls under your laptop's Security settings.

29 | Restrict File Sharing

🕒 Takes 23 seconds

File sharing makes it easy to swap documents among devices. If you're on your home network, that's good. When you're on public WiFi, it's bad. Turn it off under the Sharing settings on your computer.

30 | Cloak Your Computer

You just turned off file sharing, right? Also turn off Network Discovery to make it more difficult for other devices on the network to find your laptop. On PCs, it's under Advanced Sharing settings. Mac users can enter Stealth mode through Firewall Options.

31 | Do All of This Automatically

Clicking away at laptop menus every time you leave home can be annoying. Windows makes it easy to automate the process using Advanced Sharing settings. Also, whenever you join a new WiFi network, Windows asks whether to add it to your "home" or "public" profile; the operating system forgets the public networks when you log off. To do something comparable on a Mac, use the free-to-download ControlPlane app.

32 | Use a VPN

Virtual public networks route your traffic through a single remote server that has tight security in place. Traveling with a work laptop? Turn on your company's VPN even for personal use, if that doesn't conflict with company policies. Or consider using a paid service such as IVPN or the free VPN that was recently introduced by the Opera web browser.



Change default credentials on smart devices.

33 | You Know What? Just Fake It.

Toymakers are rolling out connected kids' products—including tablets and talking dolls—and asking families to divulge personal information to register them. But that essentially provides marketers and potential hackers with details about your children. So consider providing fake information. For an address, may we suggest Bart Simpson's—742 Evergreen Terrace?

Use Everyday Encryption

"Encryption is for everybody—activists, journalists, secretaries, grandmas," says Matt Mitchell, aka Geminiimatt, an info-security consultant and host of monthly cryptography-instruction gatherings in Harlem. "When you mail a letter, you seal the envelope so no one can read it. It's the same idea with your data and encryption." Basically, encryption scrambles your data so that it's unreadable by anyone who doesn't have permission to access it.

34 | Do Your Phone First

"Your smartphone knows everything about you," Mitchell points out. New iOS and many Android smartphones are encrypted by default; if you have an older mobile OS, you'll need to go into Settings.

35 | Next, Your Computer Files

You can encrypt your whole machine or just sensitive files. To encrypt specific files on a Mac, use the Disk Utility. Windows 10 Home users can download a free app such as GPG4win (aka Gnu Privacy Guard).

36 | Finally, Your USB Drive

Flash drives can be misplaced—along with your files. Mitchell recommends Apricorn flash drives with built-in encryption. He says they're pricey but worth it, starting at \$99 for 8GB.

Stop Oversharing on Facebook

It doesn't cost old-fashioned money to use Facebook, but you pay for access with your data, which is vacuumed up by the \$350 billion behemoth in ways both obvious and hidden. Take these steps to boost privacy and limit how much Facebook—and its partners and users—can learn about you.

37 | Keep GPS Data Private

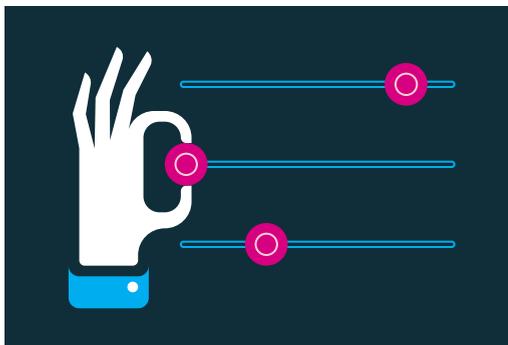
Facebook can extract your whereabouts from your mobile phone. But you can turn the function off using your phone settings. For an iPhone, you'll find the controls under Location Services. If you've got an Android device, look under Facebook Permissions in Applications Manager.

38 | Turn on Log-In Approvals

This is Facebook's name for two-factor authentication. (What's that? See Tip 20.) It keeps strangers from accessing your account—even if they steal your password.

39 | Become Elusive

Don't want people finding your Facebook page when they type your name into a search engine? You can change that and more under the "Who Can Look Me Up?" section of Facebook Settings.



40 | Leave a Group

Facebook lets users add friends to groups without their consent. But you can remove yourself from any group by going to your Activity Log.

41 | Reduce Ad Overload

You know those posts that read "So-and-so likes this" with a sponsored link? You can avoid being used in ads by tinkering with Facebook's Ad settings.

42 | Hide ID-Theft Clues

Your birthday. Your hometown. Your alma mater. Those are all things Facebook can reveal to the world—and they're answers to potential security questions. Hide such information by using the Privacy Checkup Tool found under the padlock on the upper right of any Facebook page.

MY FAVORITE TIP



Jeremiah Grossman

Chief of security strategy at SentinelOne, a digital-security company

43

Use separate browsers for low- and high-stakes websites

"Both my browsers are set up with anti-tracking and ad-blocking extensions, but I use one exclusively for all of my most important things, like banking and shopping. The other one I call my 'promiscuous' browser, and I do everything else on it, like reading the news or searching or whatever. If something bad happens within my promiscuous browser—a malicious software attack—it can't affect my bank account or credit card, because the promiscuous browser doesn't even know those accounts exist."

All your data goes through your router. Lock it tight.



Do an Engine Tuneup on Home WiFi Privacy

A couple of years ago, Craig Young, who works on the Vulnerability and Exposures Research Team at a security firm called Tripwire, found that 20 of the 25 most popular home routers sold on Amazon contained big security holes. (Some of those have since been patched.) And in 2014, it took Young just a few hours to find 10 flaws in wireless routers during a competition at Def Con, a hacking conference in Las Vegas.

This is bad, because the laptops, smartphones, and other devices you use at home all connect to the internet through your router. And so do web-connected devices such as smart TVs and some security cams and children's toys.

Here's how you can make your router more secure. The whole project shouldn't take more than 10 minutes.

44 | Find an Ethernet Cable

Then use it to temporarily connect the router to your computer. You'll be updating your router's firmware. And losing your connection during that process could turn your router into a doorstop. It's safer to rely on old-fashioned wires and plugs.

45 | Get the IP Number

Every router has two IP (internet protocol) addresses, an external one for communicating with the internet through a modem and an internal one for your laptop, smart TV, and other devices. To make changes to your router's settings, you need to access it through your browser using the local IP address. (Owners of Apple's Airport routers who have a Mac can make changes via Airport Utility.)

The local IP address is very likely to be 192.168.1.1, but you can double-check by looking in the router's manual. Lost it? Go to www.routeripaddress.com and enter the model name to find it. You're in. Congratulations! Now let's get to work.

46 | Update the Username and Password

If you never changed the default settings, do that now. (See Tips 15-18 for password advice.)

47 | Change the SSID ...

Your SSID—service set identifier—is your home network's name. Replace the default SSID with something more creative but not too personal. There's no need to identify this as your network, is there?

48 | ... Then Hide It

Router settings allow you to hide your WiFi network from prying outsiders. Note that once you do this, you'll stop seeing the network pop up in your own devices' WiFi lists, and you'll need to type the SSID into each device you want to connect.

49 | Embrace Encryption

Fasten your jargon seatbelts: You need to switch from WEP to WPA2-AES and disable the PIN method of using WPS. These acronyms represent ways to encrypt communications on your WiFi network. You want WPA2-AES because it's the newest and strongest. If you have really old devices, they may not be able to connect this way. And that means it's time to replace them.

50 | Update Firmware

Some routers today automatically update their firmware—they check for updates, install new software, and reboot in the middle of the night. But not all of them do—and many routers that say they have automatic updates require users to log on and hit "Okay." So do that.

51 | Make Sure Remote Management Is Off

Are you going to need to change your router settings when you're far away from home? Probably not. Do you want to allow anyone else to do it? No, so make sure that this feature is disabled. It's often referred to either as Remote Management, Remote Access, or Remote Administration.

52 | Shut It Down

Going out of town? Turn off the router unless you need it to access smart devices such as your thermostat or a security camera.

53 | And, Uh—Maybe Get a New Router

Signs it could be time for an upgrade: One, the router is too old to have WPA2-AES (see Tip 49); or two, it follows an old WiFi standard such as 802.11b or 802.11g. If you're getting a new router, skip 802.11n devices and choose one that follows the newer, faster 802.11ac standard. (We know—more jargon. Consult our routers buying guide at ConsumerReports.org for more details.)

54 | Check Links Before You Click

Suspicious of a link in an email or online ad? Check its safety with Sucuri Site-Check (sitecheck.sucuri.net) or urlvoid.com. First, hover over the suspicious link and the full address will appear in the bottom corner of your browser; right-click to access the drop-down menu, and select Copy Link. Now paste the URL into your link checker to get a report. Foolproof? No. A good hint if there's a problem? Yes.

Up-Armor Your Browsers

Web browsers don't come with every protection you might want. Download extensions to improve security.

55 | Add HTTPS Everywhere

When you see "https" and a green padlock alongside a URL in your browser's address bar, it means that the data is encrypted as it travels back and forth between the website and your computer. (The "s" stands for "secure.") Some sites that support https use it inconsistently. Add the HTTPS Everywhere extension, which you can download from

the Electronic Frontier Foundation, and your connections will be encrypted anytime you connect to a website that supports https. It works with the Chrome, Firefox, and Opera browsers.

56 | Block Snoops

Hate ads that steamroll over a web page? That's not the half of it. Many ads, along with webpage elements such as the Facebook "Like" button, send information

about your online activity to their data-collecting masters.

"These ads aren't like billboards" that just sit by the side of a road, says Chris Jay Hoofnagle, who teaches privacy and internet law at the University of California, Berkeley. "They're live code being run by people you don't know and should not trust."

Extensions including Adblock Plus, Disconnect, Ghostery, Privacy Badger, and uBlock address this issue using varying approaches. Most let you add URLs to a "whitelist" of sites they won't check. You can do that if a favorite website stops working once you download the extension.

IT HAPPENED TO ME

My Files Were Locked Up by Ransomware

By Raul Glasgow

Owner, Shortcircuited Computer Repair Services, Brooklyn, New York

I DO INFO-TECH consulting and computer repair. I'm basically the computer guy for a number of dental and medical offices. One day last summer I got up and checked on the server where I keep my website—and the site was just gone. The files were encrypted, and I saw a message appearing in a pop-up window.

This wasn't the first time I'd encountered ransomware, so I knew what the message was going to say: To get the files back I'd have to pay the hackers in bitcoin, a digital currency.

I started seeing ransomware attacks targeting some of my clients two or three years ago, and since then it's become more common.

The first time it was a dental office, and they were being told to pay about \$2,000 in bitcoin to get their files back. But we were worried they could lose the money if the hackers didn't actually restore the files—after all, we didn't know who these guys were. We ended up wiping everything and starting fresh with a new computer. We could do that because everything was backed up.

A few weeks before my own site was hacked, another dental office I work

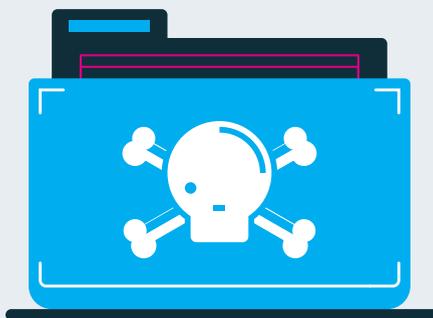
with had its patients' X-rays encrypted by ransomware, and they had no backups of those files. The ransom was lower this time, about \$300 worth of bitcoin, and the client decided to pay up. There was no other good option.

With my own website, I really didn't want to pay a ransom so I said the hell with it—I'm just going to restore everything from a backup.

That would have been a big job.

But then I saw that one of the major anti-malware companies had a fix for at least some ransomware attacks—as long as you had a few of the files backed up and knew what ransomware software was involved. It wasn't something a lot of nontechnical people would be able to use, but it worked for me.

From what I've seen, antivirus companies are working on the problem, and they're starting to catch up. But the hackers are introducing even stronger encryption. And it's not always real hackers, people with skills. Anyone can just go online these days and buy the software they need to start a ransomware business. Instead of dealing drugs, a criminal can get into hacking.



How to keep it from happening to you:

57 | Back Up Your Data

Use a system that backs up your files automatically. If you're hit with ransomware, you'll have the option of restoring the data.

58 | Keep Software Updated

Ideally, set your computer and key programs to update automatically (see Tip 13).

59 | Try Haggling ...

Ransomware crooks are honing their "customer service," according to Philip Casesa, a strategist at the International Information System Security Certification Consortium. So it's worth asking for a ransom discount.

60 | ... But Not Right Away

Wait to click on the pop-up until you've obtained bitcoin, which can take time. The reason: The criminals will likely impose a time limit before deleting your data—and the clock starts ticking as soon as you click.

MY FAVORITE TIP



Cory Doctorow

Digital-privacy activist, co-editor of Boing Boing, and author of many books, most recently "In Real Life," a graphic novel

61

Use the Ubuntu OS

"Since 2006, I've used an operating system called Ubuntu, a variant of the GNU/Linux project, which binds together the work of volunteers, businesses, and nonprofits to produce one of the most stable, robust, and secure software projects in the history of computing.

It encrypts your hard drive, has an easy-to-configure firewall, and adds some esoteric under-the-hood protections. Because all its software is under free/open licenses, the Ubuntu project can distribute updates through one simple app, so my programs are always patched against all known attacks.

Ubuntu began as an OS that could run unsupported in poor sub-Saharan schoolhouses, and it relies on a community of users. It got its name from a Zulu word that means something like 'humanity towards each other.' This approach is our only hope for secure computing. Individually, we need good technology to protect our privacy—sure—but together we all need the rule of law when it comes to both corporate and government surveillance. That's why the best way to use technology to protect your privacy is to go online and tell your lawmakers how much this stuff matters to you."

Slip Through Phishing Nets

Pokémon Go is a mobile game—maybe you've heard of it. It was downloaded an estimated 75 million times in less than three weeks last summer, breaking records and attracting criminals armed with a phishing scam.

Phishing is when someone poses as a legitimate business to trick consumers into divulging information. In this case, fraudsters emailed Pokémon Go users saying that because of the popularity of the app, the game's servers were overwhelmed (that much was true) and that developers were starting to charge users \$12.99 per account (a lie). The email prompted users to click on a link that went to a website that looked like the real Pokémon Go site and log in to their accounts. The goal? To get passwords.

One way to stay safe is to use two-factor authentication, which prevents a criminal armed just with a password from accessing your accounts (see Tip 20).

Here are two more:

62 | Scoff at Fake Email Notices

Surprised to find an email from a bank or social site asking you to log on? Don't click; open a new browser window and type in the address of the company website instead.

63 | Call Customer Service

Be leery if an institution asks for your log-on credentials through email or a text message. Instead of replying, call the company.

What Americans Say

Consumer Reports asked about privacy and security in a nationally representative survey of 1,012 adults. We wanted to explore two issues. Which marketing practices feel most intrusive? And how do people try to guard against tech-savvy criminals?

ARE MARKETING PRACTICES INTRUSIVE?

How do people feel about these real-world digital-marketing scenarios?

"You research an illness online, and then ads for remedies pop up in your browser."



● NOT AT ALL INTRUSIVE

"Without your knowledge, a data firm collects your web browsing and shopping history, then leases the information to advertising companies."



● SOMEWHAT INTRUSIVE

"The manufacturer of your smart TV tracks what shows you watch, then uses the information to sell ads targeting your family without your knowledge."



● VERY INTRUSIVE | ● DON'T KNOW

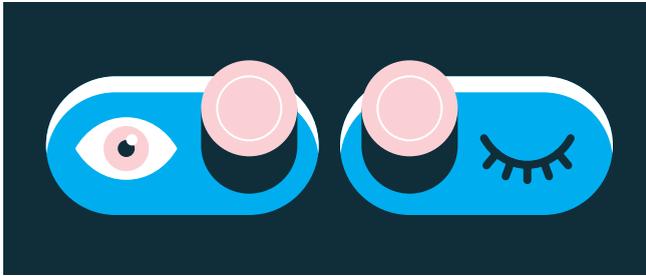
WHAT PEOPLE DO TO PROTECT THEMSELVES

How many Americans take these simple steps to foil hackers?*

WANT TO DO IT YOURSELF? See these tips to learn how.

Table with 3 columns: Action, Percentage, Tip Number. Rows include: COVER WEBCAMS 28% TIP 27, BACK UP COMPUTERS 45% TIP 57, USE TWO-FACTOR AUTHENTICATION 62% TIP 20, SET A SMARTPHONE SCREEN LOCK 75% TIP 5, PROTECT HOME WIFI WITH A PASSWORD 86% TIP 46

*Percentages don't include people who responded "not sure" or "not applicable."



Tighten Google Privacy

For a seemingly all-knowing data machine, the search giant gives users a large amount of control.

64 | Tweak the Settings

Go to My Account to control what data about you is being collected and how it's being shared. In particular, go to the Personal Info & Privacy section to review Location, Search, and YouTube Search History. You can delete records one entry at a time or all at once, and if you'd like to, you can prevent Google from recording data going forward. Privacy Checkup lets you control what shows up on Google+, the social network.

65 | Make Google Forget You

🕒 Takes 35 seconds

Ready to push the big red Destruct button on Gmail, Google Drive, and the rest? You'll still be able to use tools such as Search but your account and—Google promises—the data used to target you with ads will disappear. Go to My Account and look for Delete Your Account or Services. Take a deep breath (you can't undo this) and follow the prompts.

66 | Keep Your Fitness Data to Yourself

Many wearables are paired with users' smartphones using Bluetooth technology—but those phones may not be the only hardware scooping up the signals. A 2014 study by the security firm Symantec and a June 2015 study by Germany's AV-Test.org found that many Bluetooth devices don't prevent data access by "sniffers" located nearby. Fitness trackers and running watches can broadcast sensitive information such as the user's name, address, password, and GPS data. Not all trackers let you shut off Bluetooth, but many do. If possible, keep your wireless settings turned off until you choose to upload the data to your phone at the end of a workout or at night. (As an added benefit, that will extend the battery life.)

Reporting by Andrew Chaikivsky. Additional reporting by Tercius Bufete and Catherine Roberts. Special thanks to Access Now, the Electronic Frontier Foundation, the Federal Trade Commission, Fight for the Future, the Ford Foundation, the Mozilla Foundation, the Privacy Rights Clearinghouse, and associate professor Lujo Bauer, who teaches computer security at Carnegie Mellon University.



WHERE CONSUMER REPORTS STANDS ON PRIVACY

Consumer Reports believes companies should tell you in simple language about the kinds of personal information they collect and how your information could be shared, sold, and used. You should be given clear options to control the collection and use of your data. And you should be confident that companies are handling your information securely.

Here at Consumer Reports, we strive to make our own privacy policies clear, concise, and actionable. We listen to our customers, and we take the safety of their data very seriously. In our business relationships with digital companies such as Google and other third parties, we follow best practices and strive to always act responsibly. Our ultimate goal is for our practices to reflect the ideal marketplace we want to achieve. While we are not there yet, we will continue to innovate and champion on behalf of consumers.

We believe that for too long, consumers have carried the entire burden of protecting their personal data online. Privacy policies are often drafted with an eye on the company's liability rather than the consumer's understanding.

That's why we have advocated for laws to better protect your privacy. We need clear rules of the road for companies to safeguard your data and ensure you have a say in how your information is used.

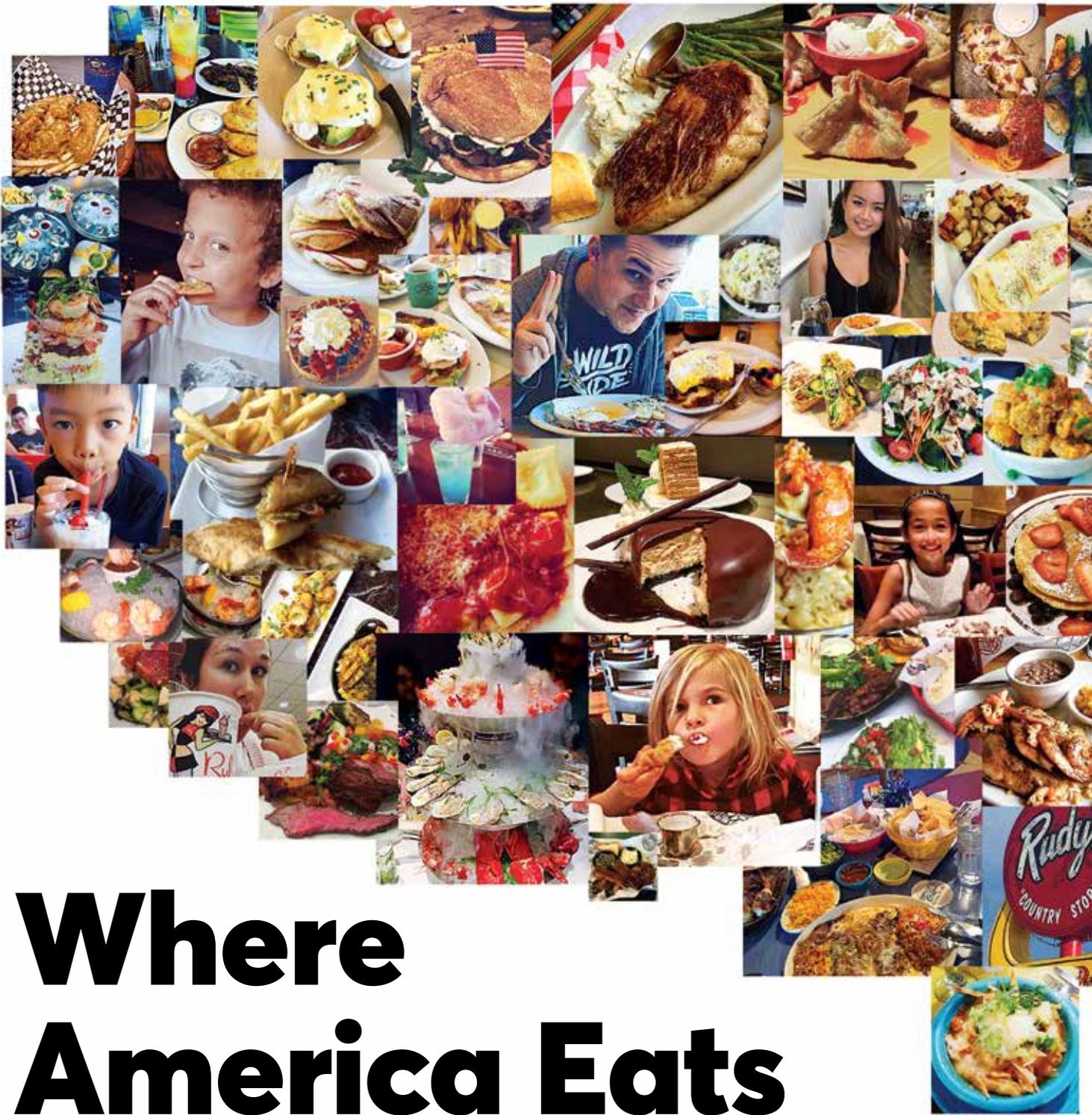
For starters, we need a strong law to help prevent harmful data breaches. According to the nonprofit Privacy Rights Clearinghouse, more than 900 million records have been compromised from more than 5,000 data breaches made public since 2005.

Members of Congress have introduced legislation endorsed by Consumer Reports that would set minimum standards for the security of your data, including requirements for companies to promptly notify you and the government when they discover a breach. But despite the long list of breaches we've seen in recent years—from Home Depot to Target to eBay—Congress still hasn't reached a consensus on how to put strong protections in place.

Meanwhile, the Federal Communications Commission has proposed privacy rules for broadband internet providers, in light of the vast amount of personal information available to these companies as well as how essential broadband has become to our daily lives. The details of the rules are still being hammered out, and we have urged the FCC to ensure that consumers have the safeguards they need so their private lives won't become an open book.

At the same time we're pressing for rules of the road, we encourage companies to highlight and compete on how they handle their customers' data.

Your personal information has tremendous value, and consumers should be able to exercise choice and control over the use of their data. When it comes to the sharing of your information, consumers and companies should have a fair and open exchange, where the benefits and obligations are clear and meaningful to the consumer.



Where America Eats

Our readers rated 238 of the nation's restaurant chains to serve up 117 highly satisfying options. Plus, learn about notable newcomers and tasty trends.

By **Tod Marks**



United Plates of America

We gathered your Instagram photos of the restaurants in our survey to create this colorful culinary map.

@haochuan.huang, @beckyitsme, @yazmeeaan, @letsplayoc, @y_goldenskin, @chan_kluda, @woozysoozy, @bougiebella, @lynelicious, @oshun99, @avggirlsguide, @charessamedici, @303eatschi, @annemarieplado, @adriana_del_rio80, @alisonjleonard, @sabbardino, @insta_howie7, @madisond77, @tinawashea, @tfortamikos, @nycfoodsnob, @robby777, @kitchenspire, @tettigrams, @titaniumpegasus, @mikejchao, @ravendarkchild, @lonestarwoodpens, @kylie_arras, @whodat, @dallaspartyof2, @akoreangirleats, @annieohkly, @seanward516, @bbreakinrox, @justanotherfoodstagram, @brookecb1977, @dannycarranza, @jacqueline_731, @lmf_fitness, @hungrytravelerr, @currentafare, @king13felix, @bundlevstix03, @charliepbowen, @chitownm01973, @chitown_eater, @tasty416, @lizfoodnous, @saedganda, @oiledwithfaith, @hungryhugh, @krown_ki, @holographicmatt, @ririndannysma, @noahleejordan, @nicksmom2007, @ali_eats, @happie97, @islandgal29412, @nataliahubberr, @wasabigollum, @linda.v89, @alisa.ny, @bey1021, @colin929, @alexlimo213, @t1mp0w, @alfie_the_don, @drazpa, @kcorbett1970, @pgfhoooddude, @veganchefkayla, @apl_peeler, @hunenu19, @amyelizathom, @tallyeatz, @wicked_eatz, @mv_428, @moody_foodleee, @alifewortheating_by_tommy, @ziabouch, @goodgollymcolli, @206foodie, @brittanyrai, @tonyalight, @_georgiakaye_, @holistic_helen, @marquetta_wilson, @rusty3314, @dctwo, @caca_tipfit, @michael77m, @jennaayyygump, @melisalovewell, @daniellejoette, @ellarosies.momma, @daniel19901226, @obanec, @prettylittleceliac, @malee78, @jennealogy, @tattooed_teacher77, @timjdillon, @carter4372, @grubnat, @lovemandis, @ghconniewoo, @jmw01226, @haymaker_87, @mz.lgordon, @alohasvani, @nickipooh, @adiandkiki, @themusecrypt, @drive_thrive_alive, @girl_vs_food_, @mindyyng, @mapsandsnaps, @thepinkfoodie, @texas_freak, @daaanicotinic

► **EATING OUT** isn't just for special occasions anymore: It's now the American way of life. We'll spend an estimated \$720 billion at restaurants this year, up 19 percent from 2012. That breaks down to \$1.97 billion per day—or roughly \$2,222 per year for every man, woman, and child in the U.S. It's almost half of every food dollar we spend.

A lot of those dollars—\$262 billion, in fact—are going to fast-food emporiums such as McDonald's and Burger King. But Americans are also spending \$206 billion at restaurants with table service such as California Pizza Kitchen, Chili's, Red Lobster, and Waffle House, among many others. Our new survey findings represent the largest sit-down restaurant ratings ever reported by the Consumer Reports National Research Center, reflecting the experiences of 68,950 subscribers who frequented a record 238 restaurant chains and had 170,838 meals. (We've included the top 117 chains, those rated very satisfactory, on page 46. ConsumerReports.org subscribers can find the full ratings at ConsumerReports.org/restaurantratings.) Overall, our survey surfaces praiseworthy options for almost every palate and budget, from informal homestyle family restaurants in the coffee-shop class, such as Elmer's, to sophisticated white-tablecloth dinner houses, such as Mastro's ("Proper Attire is Required").

Although megachains like our five most frequented—Applebee's, Olive Garden, The Cheesecake Factory, Cracker Barrel Old Country Store, and IHOP—are well-represented, this year is notable for 141 newcomers to our survey, making a strong showing in ethnic and organic foods. New favorites run the gamut: all-natural, organic Bareburger; made-from-scratch Lazy Dog Restaurant & Bar; and Cooper's Hawk Winery & Restaurants, where the menu is planned to pair with the company's wines. Others that were once only local hits, such as Chuy's, a Tex-Mex chain from Austin, Texas, have expanded geographically. Indeed, reflecting America's broadening tastes, our new ratings cover 11 cuisine categories and contain our most eclectic mix of flavor profiles to date, including Japanese barbecue (Gyu-Kaku), Irish specialties (Fadó Irish Pub), tapas (Barcelona Wine Bar), and Cajun cuisine (Razzoo's Cajun Cafe), among many others.

Respondents also enjoyed eateries that rely on different themes and atmospheres. Jimmy Buffett's Margaritaville pays homage

to the island lifestyle that the singer captures in his music. Buca di Beppo, loosely translated as "Joe's basement," serves "immigrant" food in a kitschy vintage atmosphere where the walls are covered with photos of ethnic icons including Joe DiMaggio and Sophia Loren while classics by Frank Sinatra and Dean Martin play in the background. Other chains work a more sophisticated ambience. Case in point: Chart House, known for seafood served in historic buildings such as the John Hancock counting house in Boston or in buildings with spectacular settings such as a bird's-eye view of the Ohio River and Cincinnati skyline.

As we've found in the past, many newbies to our survey raised the bar, and not just in terms of dining experience. Some category

leaders reveal just how diverse American tastes have become:

Hillstone, our overall top-scoring chain, features unique artwork and dishes made with local ingredients at each spot. **Seasons 52**, a casually sophisticated eatery and wine bar known for seasonally inspired menus.

The Counter, a high-end build-your-own-burger (organic bison, vegan veggie, crab, and more) chain featuring premium cheeses, sauces, and toppings.

Primanti Bros., a Pittsburgh-area institution known for its giant signature sandwiches stuffed with french fries.

Rudy's Country Store and Bar-B-Q, originally a combination gas station, garage, and grocery store in Texas.

The company added a barbecue pit to the operation in 1989.

Tommy Bahama Restaurant & Bar, a culinary spinoff of the islands-inspired lifestyle and clothing brand.

Ultimately, though, survey respondents told us that nothing matters more in their choice of a restaurant than the quality of the food. But our scores show that just 20 chains served truly inspired fare, and 30 received a below-average rating.

We also saw that, to attract and keep more customers, food establishments are trying to evolve. In particular, we found four major trends that are shaping today's chain-restaurant landscape.

1 Cuisine Gets a Conscience

Consumers are increasingly interested in finding options that are healthy—not just for themselves (though they want that, too: See "A Healthy Appetite," on page 44) but for the environment.



Elmer's

Sixty-eight percent of consumers polled by the National Restaurant Association as part of its 2016 Industry Forecast said they're more likely to go to a restaurant that offers locally sourced food, and 60 percent said they prefer those that engage in environmentally conscious practices such as water conservation and recycling. More diners also care about the humane treatment of animals. Other trends gaining traction include food that's "clean" (free from additives and close to nature) and sustainable (not depleting our natural resources).

Our survey confirms the growing appeal of restaurants that consumers can feel good about. Thirty-eight percent of Consumer Reports subscribers surveyed said the availability of healthy menu options figures prominently in their choice of a restaurant, and 50 percent said it was "somewhat important." The use of locally sourced food or meat from animals raised without antibiotics was significant to around 15 percent; about 10 percent said they especially seek out places that use organic ingredients. About 10 percent are also especially drawn to those serving foods without genetically modified organisms.

But don't expect to find organic items and food grown or raised in an environmentally sustainable way at many casual and family dining chains. Darren Tristano, president of Technomic, an industry consulting and research firm, said that high costs and limited availability mean it's not practical or plausible everywhere. Such foods cost more, and there's just not enough to go around.

Despite the costs, some casual dining chains are starting to answer the call, saying their food is sourced in a way that's safe, ethical, responsible, and sustainable. Those claims can vary widely in meaning, says Charlotte Vallaeys, a senior policy analyst for Consumer Reports' Food Safety and Sustainability Center, because they may be unverified, may not yet be implemented, or may address only part of the story. There are many key components of sustainability and animal welfare that restaurants should address, including reducing or eliminating the use of antibiotics, pesticides, and GMOs on farms, and improving living conditions for farm animals. Ideally, chains would have commitments that have been implemented and are backed by verified labels with meaningful and comprehensive standards, such as certified organic and Certified Humane.

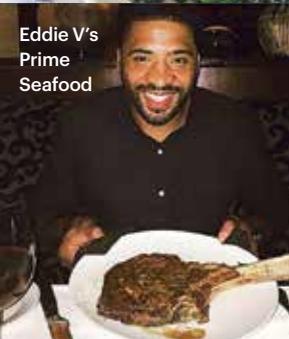
2 The Table Becomes To-Go Full-service eateries are facing increased competition from chains that offer only limited service, such as Panera Bread and Chipotle Mexican Grill, a category not covered in our survey. They're also losing business to supermarkets, which are reinventing themselves as "grocerants," industry-speak for food stores that incorporate restaurant-style, sit-down aesthetics. In fact, in-store dining and purchases of take-out prepared foods from grocers have grown 30 percent since 2008, says trend tracker The NPD Group. Perhaps in response, chain-restaurant takeout has taken off. More of us are ordering our food to go, and takeout and delivery services

are flourishing among table-service eateries. That includes even pricey, sophisticated chains such as Morton's The Steakhouse. Takeout will continue to boom, according to Technomic's Tristano, driven by Generation Z consumers (those born after 1995), who tend to be comfortable eating on the go and in their cars. Adding tech to the trend, many full-service chains are making it easier for takeout customers by accepting online and mobile orders and allowing them to pay electronically in advance; some also provide local home delivery and curbside pickup. With Outback Steakhouse, for instance, you place a detailed online order, down to the smallest details, such as whether you want to skip the

butter or add extra cheese, set a pickup time, and in as little as 20 minutes your meal is ready. At Applebee's, Outback, and Red Robin, a staffer will run your order out to your car for you. And Bob Evans, Cracker Barrel, Legal Sea Foods, and Red Robin sell some of their signature items in supermarkets or online.

3 Curiosity Turns Culinary Consumers are eager to try innovative fare that they can't replicate at home, says Annika Stensson, director of research communications for the National Restaurant Association. Those ages 18 to 34 in particular consider the availability of unique, creative, and unfamiliar cuisine important factors in choosing a restaurant.

Our survey also shows that consumers are giving a thumbs-up to unconventional chains. For starters, there's HuHot Mongolian Grill, where guests can imaginatively mix and match protein



sources with various types of noodles, rice, vegetables, and sauces; Umami Burger, which showcases seafood, beef, veggie, and poultry patties with inventive ingredients and dishes—such as truffle aioli, maple bacon fries, soy pickles, and caramelized kimchi; and The Melting Pot, which specializes in fondue.

4 **Waits Start to Shrink**
 The subscribers in our survey made reservations for only 6 percent of their restaurant outings. But for the most part, lacking one didn't slow things down: The median wait time without a reservation among all chains was less than 5 minutes. During peak periods, like Friday and Saturday evenings, and at highly popular chains, though, the wait can be much longer if you don't book ahead. At Carmine's, for example, guests waited an average of 15 minutes for a table, and seating took almost as long at Benihana, Texas de Brazil Churrascaria, Maggiano's Little Italy,

Redstone American Grill, and Cooper's Hawk Winery & Restaurants.

We found that chains are making an effort to keep customers happier here, too. Some casual chains such as Texas Roadhouse are now encouraging call-ahead seating, which gets your name on the wait list before you've even left home rather than after you arrive. Carrabba's Italian Grill and Outback Steakhouse introduced a new twist called ClickThru Seating that allows you to monitor real-time seating availability at your local restaurant by computer or smartphone and put your name on the wait list for now or later.

As for waiting for your food, the median time was 15 minutes among all chains in our survey. But 17 percent of visits resulted in waits of 20 minutes or longer. That, too, may change because several chains have started employing technology to speed up service. Tables at Chili's are equipped with tablet computers that let guests peruse menu items and specials, as well as order whenever the craving strikes and pay when they choose.

Top Complaints and Worst Offenders

Even a delicious dinner can leave a bad taste in your mouth if the restaurant's floor is littered with leftovers or you can't carry on a conversation because the room is too raucous. For our survey respondents, the biggest bugaboo was noise—loud customers and blaring music. Second-rate service was another key annoyance, and of course people complained about food that was cold, burnt, over- or underseasoned, or unappealing. They had gripes about dirty floors, tables, bathrooms, and silverware on just 7 percent of visits. The 25 chains below received the most complaints in our survey; they're listed in order of the number of overall complaints each received per 100 visits. The percentages represent the proportion of dining experiences for which a complaint was reported.

CHAIN	EXCESSIVE NOISE LEVELS	POOR SERVICE	PROBLEMATIC FOOD PREP	DIRTY ENVIRONMENT
Average Percentage for All Chains	16%	12%	8%	7%
Fricker's	22%	22%	12%	22%
Dave & Busters	32%	23%	13%	14%
Taco Mac	24%	28%	13%	9%
Native Grill & Wings	23%	19%	13%	15%
Quaker Steak & Lube	25%	18%	11%	12%
Buffalo Wild Wings	30%	17%	12%	10%
The Green Turtle Sports Bar & Grille	25%	20%	12%	10%
Huddle House	15%	20%	13%	23%
P.J. Whelihan's Pub and Restaurant	31%	13%	8%	10%
Joe's Crab Shack	24%	18%	11%	11%
Hurricane Grill & Wings	21%	20%	11%	10%
Wild Wing Cafe	24%	20%	10%	11%
Hard Rock Cafe	31%	20%	11%	7%
Rainforest Cafe	NA	NA	NA	NA
Iron Skillet	11%	19%	16%	16%
Texas Roadhouse	38%	10%	7%	10%
Buffalo Wings & Rings	31%	16%	10%	9%
Dick's Last Resort	18%	20%	9%	16%
Logan's Roadhouse	24%	15%	12%	14%
House of Blues	19%	19%	14%	10%
Bar Louie	25%	16%	10%	8%
Red Robin Gourmet Burgers and Brews	26%	16%	10%	9%
Waffle House	17%	12%	9%	22%
Flanigan's Seafood Bar and Grill	27%	11%	12%	11%
Duffy's Sports Grill	33%	14%	10%	5%

The Top of the Food Chains

Best options and budget gems in steak, seafood, and Asian restaurants, per our survey

Consumers want bang for their restaurant bucks, especially when they're shelling out a lot of them, as they often are for our three most expensive cuisine categories—steak, seafood, and Asian. And even though they don't expect the same experience at Denny's, where those surveyed paid a median of \$12 for dinner, as they do at Del Frisco's Double Eagle Steak House, where the typical check per person was six times as much, they were generally underwhelmed by the value they were getting, according to our survey. A mere 11 chains received favorable marks, and 75 earned subpar scores. In fact, in steak, seafood, and Asian, all but two of the overall top-scoring restaurants delivered disappointing value—even when the food was rated top-notch. That's why we're highlighting here the winners in our three most costly categories, plus our picks for higher value potential—places we think are well worth trying, based on a combination of factors, including cuisine quality, value, and relatively low price.

TOP STEAKHOUSES



Fogo de Chão

READER SCORE **87**

A Brazilian steakhouse built around the centuries-old gaucho-inspired grilling tradition of churrasco, in which food is slowly cooked over fire. There are 32 restaurants across the country, most in major cities such as Atlanta, Boston, Miami, and Portland, Ore. Median dinner check per person: \$59.



The Capital Grille

READER SCORE **87**

Known for its dry-aged beef, it consists of 56 restaurants in 25 states and the District of Columbia, many in urban locations including New York City and Chicago; and popular destinations such as Las Vegas; Memphis, Tenn.; and Seattle. The chain rated well on ambience, and each restaurant strives for a sophisticated

yet comfortable atmosphere with mahogany paneling and art deco chandeliers. Median check per person: \$27 for lunch, \$64 for dinner.

Ruth's Chris Steak House

READER SCORE **87**

The nation's largest fine-dining steakhouse chain, with more than 130 restaurants, is known for its prime steaks, finished with butter and served sizzling on a 500° F plate. Our subscribers gave high marks to the service and ambience as well as the food. Median dinner check per person: \$66.

VALUE PICK TO TRY

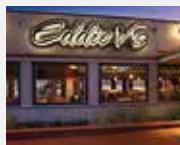


LongHorn Steakhouse

READER SCORE **82**

With more than 470 restaurants in 40 states, LongHorn, where the décor resembles a rancher's home, is available to a wide swath of consumers. The chain sells a variety of cuts including its signature bone-in Outlaw Ribeye. Median check per person: \$16 for lunch, \$24 for dinner.

TOP SEAFOOD RESTAURANTS



Eddie V's Prime Seafood

READER SCORE **87**

With an emphasis on wine selection and live jazz performances, this fine-dining chain gets high marks for service and setting. In each of its 14 locations from California to Virginia, Eddie V's features unique artwork and décor, as well as specialties like swordfish from Block Island, R.I., and yellowfin tuna from the Caribbean. Median dinner check per person: \$60.

Ocean Prime

READER SCORE **87**

A small chain (12 locations coast to coast, with two more scheduled to open by the end of 2016) of modern American eateries in carefully chosen settings from entrepreneur and Culinary Institute of America-trained chef Cameron Mitchell. All of the locations have earned Wine Spectator awards, and all claim solicitous staffs, which may be why the chain was rated highly for service. Median dinner check per person: \$64.

Roy's

READER SCORE **87**

Inspired by the flavors of the Pacific Rim, this newcomer to our survey is the brainchild of master chef and James Beard Award-winner Roy Yamaguchi, who was born in Tokyo and pioneered the concept of Hawaiian fusion cuisine. Each of the 21 Roy's locations, most of which are in California and Florida, has its own seasonally inspired menu prepared by local chefs. Median dinner check per person: \$54.

VALUE PICK TO TRY



Anthony's Restaurants

READER SCORE **84**

A local favorite in the Pacific Northwest, Anthony's features 25 relaxed dinner houses, many in and around the Puget Sound area. The locally owned company (which also runs other restaurants) has its own wholesale seafood operation that supplies its restaurants with fish from the Northwest, Alaska, and Hawaii. Median dinner check per person: \$28.

THE TOP ASIAN RESTAURANT



Nobu

READER SCORE **87**

Showcasing modern Japanese cuisine, classic dishes, and hibachi cooking, this high-scoring favorite is the brainchild of international chef Nobu Matsuhisa, restaurateur Drew Nieporent, and actor Robert De Niro. Chef Nobu, a classically trained sushi chef, has restaurants on five continents. There are now 12 Nobus in the U.S., in locations that include San Diego; Malibu, Calif.; and Las Vegas. Median dinner check per person: \$77.

VALUE PICK TO TRY



HuHot Mongolian Grill

READER SCORE **80**

Guests mix and match meats and seafood with rice, noodles, veggies, and sauces. Most of its 59 venues are in the Midwest and West. Median check per person: \$12 for lunch, \$14 for dinner.

A Healthy Appetite

We analyzed the menus of the five most frequented chains in our survey to ferret out ways you may get fooled into making unhealthy choices—and give you sensible fixes

The nutrition experts at Consumer Reports' food testing lab reviewed the nutrition information for lunch and dinner dishes at the five sit-down restaurant chains that respondents to our current survey visited most often. In order, they were Applebee's, Olive Garden, The Cheesecake Factory, Cracker Barrel Old Country Store, and IHOP. The nutrition information came from menus we picked up at restaurant locations in our area or from the companies' websites. Our goal: to identify the meals that a health-conscious diner could feel comfortable ordering. Ideally, those are dishes with about a third of a day's nutrition intake, based on a 2,000-calorie diet—at or below 670 calories,

22 grams of fat, 7 grams of saturated fat, and 770 mg of sodium.

We discovered options at each chain that met at least one of those criteria, but scoping them out took some digging. ("Best Selling vs. Better for You," on the facing page, lists our picks.) "To make informed choices, consumers who want to eat more healthfully need more nutrition information than they can find on most menus," says Ellen Kloss, who conducted our review. "And even when it is available, it can be a challenge for consumers to interpret it." We focused on three common consumer-confusing problems and found the fixes that can help you eat healthier anywhere.

FOOLED Misleading meal names.

If you don't eat out very often, what you pick might not carry as much weight. But if, like one-third of the people we surveyed, you eat dinner at a restaurant at least once a week, you really have to make smart choices—and that's not easy, says Lisa Sasson, M.S., R.D., clinical associate professor of nutrition at New York University.

"Even menu items that sound healthy may still be high in calories," Sasson says. Take the Eggplant Parmigiana at Olive Garden. Eggplant is a veggie, so it seems better than Chicken Parmigiana, right? But each has 1,060 calories. And though you probably wouldn't be surprised to see that

the Bacon Temptation Omelette at IHOP has 1,080 calories, would you think that the Garden Omelette has 840?

Salads aren't always a great choice, either, "especially when they have creamy dressings and little crunchy things on top," says Julie Downs, Ph.D., associate professor of decision science at Carnegie Mellon University. "Sometimes a salad can have as many calories as the hamburger next to it—or more." That can be the case at Applebee's: The Oriental Grilled Chicken Salad has 1,290 calories vs. 780 in the Classic Burger.

FIX Look for the light.

"Most of the dishes we recommend come from the chains' lighter menus," Kloss says. "But we also chose dishes from the regular menus that came closest to meeting our nutritional criteria." Fortunately, lighter menus nowadays have more to offer than plain green salads or cottage cheese and fruit. At press time, The Cheesecake Factory had around 40 dishes on its SkinnyLicious menu. We also found six Lighter Fare dishes at Applebee's, eight Wholesome Fixin's on Cracker Barrel's lunch and dinner

menus, five Lighter Italian Fare meals at Olive Garden, and two IHOP Simple & Fit dishes, both centered on eggs. And if you're eating somewhere that doesn't have a lighter menu, split an entrée with a friend or ask your waiter to box half of your meal before bringing it to the table.

FOOLED Too little information.

Applebee's, The Cheesecake Factory, IHOP, and Olive Garden list calorie counts on their menus. Cracker Barrel does for its Wholesome Fixin's dishes. That's helpful, but it's not enough: "Lower calorie" doesn't automatically mean healthier. "A healthy meal is also lower in fat, saturated fat, and sodium," Kloss says.

You can often find additional nutrition information on a restaurant's website. Applebee's, IHOP, and Olive Garden all list at least carbohydrates, fat, saturated fat, fiber, protein, sodium, and sugars online.

FIX
Research what you'll order beforehand. Check chain restaurants' websites in advance, review the available nutrition information, and pick one or two dishes to choose from. Not only

can you base your selection on more information than you'll see on a menu (and avoid scrolling through your phone at the table), but you also might be less swayed by high-calorie options if you aren't hungry when you make your decision, according to a recent study by Downs and her colleagues.

FOOLED Sneaky sodium.

About 90 percent of Americans get more than the recommended daily maximum of 2,300 mg, and a good chunk comes from restaurant food. And if you think "lighter" dishes are less salty, think again. Four of six Lighter Fare entrées at Applebee's have more than 2,000 mg of sodium. With 2,450 mg of sodium, the Lighter Fare Shrimp Wonton Stir-Fry alone exceeds the daily maximum.

FIX
Set a sodium strategy. Anything with cheese or a sauce is practically guaranteed to be a sodium bomb, Kloss says. Request sauces and dressings on the side, and use just a little bit, which may save you calories and fat, too. Also try simply asking your server whether the kitchen can cut the salt on your dish. —Julia Calderone



A Big Fish
Olive Garden's Herb-Grilled Salmon is a healthier choice.

Best Selling vs. Better for You

We asked the five chains our survey respondents visited most to identify some of their best-selling dishes overall. Then, based on nutrition (not taste), our own food experts independently chose a few of the "better for you" dishes on each chain's menu to suggest. (Note that not all of our "better for you" picks entirely met our definition of "healthy," so we've noted the values that exceed our criteria.) The Cheesecake Factory said it could not supply us with a list of its best-selling dishes. All of the nutrition information came from the companies' menus or websites, except for the The Cheesecake Factory and Cracker Barrel values. They currently list only calories, so the companies gave us the additional nutrition information here. Cracker Barrel said it plans to provide more complete nutrition information for its dishes on its website by the fall.

Applebee's

Better for You

THAI SHRIMP SALAD
Calories 380
Fat 19 g
Sat. Fat 3 g
Sodium 1,620 mg ¹

GRILLED CHICKEN BREAST WITH HEARTY GRAINS AND GARLICKY GREEN BEANS
Calories 620
Fat 20 g
Sat. Fat 8 g ¹
Sodium 1,900 mg ¹

Best Selling

PEPPER-CRUSTED SIRLOIN & WHOLE GRAINS
Calories 380
Fat 12 g
Sat. Fat 3.5 g
Sodium 1,820 mg ¹

BONELESS WINGS (WITHOUT SAUCE OR DRESSING)
Calories 680
Fat 35 g
Sat. Fat 7 g
Sodium 1,760 mg

THE ALL-DAY BRUNCH BURGER
Calories 1,190
Fat 81 g
Sat. Fat 29 g
Sodium 2,370 mg

BOURBON STREET CHICKEN & SHRIMP
Calories 640
Fat 31 g
Sat. Fat 9 g
Sodium 2,040 mg

Cracker Barrel Old Country Store

Better for You

PEPPER-GRILLED SIRLOIN WITH STEAMED BROCCOLI AND BAKED SWEET POTATO
Calories 560
Fat 14 g
Sat. Fat 6 g
Sodium 210 mg

PECAN CRUSTED CATFISH WITH STEAMED BROCCOLI AND BABY CARROTS
Calories 380
Fat 11 g
Sat. Fat 4 g
Sodium 765 mg

BUTTERMILK OVEN FRIED CHICKEN BREAST WITH STEAMED BROCCOLI AND MIXED GREENS WITH VINAIGRETTE
Calories 470
Fat 19 g
Sat. Fat 4 g
Sodium 1,195 mg ¹

Best Selling

HOMEMADE CHICKEN N' DUMPLINGS (WITHOUT SIDES)
Calories 340
Fat 7 g
Sat. Fat 2 g
Sodium 1,300 mg

MEATLOAF
Calories 520
Fat 35 g
Sat. Fat 14 g
Sodium 930 mg

SOUTHERN GRILLED CHICKEN CAESAR SALAD
Calories 540
Fat 33 g
Sat. Fat 8 g
Sodium 1,290 mg

Olive Garden

Better for You

TILAPIA PICCATA
Calories 450
Fat 24 g ¹
Sat. Fat 10 g ¹
Sodium 1,010 mg ¹

GARLIC ROSEMARY CHICKEN
Calories 540
Fat 19 g
Sat. Fat 7 g
Sodium 1,630 mg ¹

HERB-GRILLED SALMON
Calories 460
Fat 28 g ¹
Sat. Fat 8 g ¹
Sodium 570 mg

Best Selling

CHICKEN ALFREDO
Calories 1,480
Fat 94 g
Sat. Fat 56 g
Sodium 1,480 mg

LASAGNA CLASSICO
Calories 930
Fat 53 g
Sat. Fat 28 g
Sodium 2,070 mg

SHRIMP SCAMPI
Calories 570
Fat 24 g
Sat. Fat 13 g
Sodium 1,800 mg

IHOP

Better for You

STRAWBERRY BANANA FRENCH TOAST (4 PIECES) ²
Calories 550
Fat 17 g
Sat. Fat 7 g
Sodium 570 mg

HARVEST GRAIN 'N NUT PANCAKES WITH BLUEBERRY COMPOTE (HALF ORDER) ²
Calories 560
Fat 24 g ¹
Sat. Fat 5 g
Sodium 1,000 mg ¹

Best Selling

SHORT STACK OF BUTTERMILK PANCAKES (3)
Calories 430
Fat 17 g
Sat. Fat 7 g
Sodium 1,390 mg

SIMPLE & FIT VEGETABLE OMELETTE WITH MIXED FRUIT
Calories 310
Fat 12 g
Sat. Fat 4.5 g
Sodium 690 mg

BACON CHEESEBURGER
Calories 830
Fat 54 g
Sat. Fat 25 g
Sodium 1,760 mg

CHICKEN FAJITA OMELETTE
Calories 960
Fat 63 g
Sat. Fat 24 g
Sodium 2,110 mg

The Cheesecake Factory

Better for You

SKINNYLICIOUS CHICKEN PASTA
Calories 590
Sat. Fat 1 g
Sodium 655

TUSCAN CHICKEN
Calories 590
Sat. Fat 2 g
Sodium 755

SKINNYLICIOUS GRILLED SALMON
Calories 590
Sat. Fat 7 g
Sodium 695

■ Better-for-You Meals
■ Best-Selling Meals

¹Value exceeds our criteria for healthy meal.

²There weren't many options at IHOP that met our nutrition criteria. So we customized the order for these dishes, and the values are for just part of the meal.

Rank	Restaurant	Reader Score	Survey Results					Dinner Price (\$)
			Food	Menu Variety	Value	Service	Ambience	
CONTEMPORARY/TRADITIONAL AMERICAN								
1	Hillstone	88	↑	↓	↓	↑	↑	40
2	Seasons 52	87	↑	↑	↓	↑	↑	37
3	Charleston's	86	↑	↓	↓	↑	↑	22
4	J. Alexander's	86	↑	↓	↓	↑	↑	32
5	Houston's	85	↑	↓	↓	↑	↑	38
6	Firebirds Wood Fired Grill	84	↑	↓	↓	↑	↑	28
7	Cooper's Hawk Winery & Restaurants	83	↑	↓	↓	↑	↑	36
8	Grand Lux Cafe	83	↑	↑	↓	↓	↑	28
9	Claim Jumper	80	↓	↑	↓	↓	↓	24
10	Ninety Nine Restaurants	80	↓	↓	↓	↓	↓	18
11	Fatz Cafe	80	↓	↓	↓	↓	↓	16
12	Cotton Patch Cafe	80	↓	↓	↓	↓	↓	13
13	The Cheesecake Factory	80	↓	↑	↓	↓	↓	24
14	Kona Grill	80	↑	↓	↓	↓	↑	30
FAMILY								
1	First Watch	85	↑	↓	↓	↑	↓	
2	The Original Pancake House	83	↑	↑	↓	↓	↓	
3	Le Peep	82	↑	↓	↓	↑	↓	
4	Elmer's	81	↓	↓	↓	↓	↓	
5	Cracker Barrel Old Country Store	81	↓	↓	↑	↓	↓	13
6	The Egg & I	81	↑	↓	↓	↓	↓	
7	Another Broken Egg Cafe	81	↑	↓	↓	↓	↓	
8	TooJay's Original Gourmet Deli	81	↑	↑	↓	↓	↓	15
9	Silver Diner	81	↓	↑	↓	↓	↓	17
10	Ruby's Diner	80	↓	↓	↓	↓	↓	15
11	Bob Evans	80	↓	↓	↓	↓	↓	13
STEAKHOUSE								
1	Fogo de Chão Brazilian Steakhouse	87	↑	↑	↓	↑	↑	59
2	The Capital Grille	87	↑	↑	↓	↑	↑	64
3	Ruth's Chris Steak House	87	↑	↑	↓	↑	↑	66
4	Texas de Brazil Churrascaria	86	↑	↑	↓	↑	↑	54
5	Mastro's Restaurants	86	↑	↑	↓	↑	↑	86
6	Fleming's Prime Steakhouse & Wine Bar	85	↑	↑	↓	↑	↑	59
7	Perry's Steakhouse & Grille	85	↑	↑	↓	↑	↑	57

Rank	Restaurant	Reader Score	Survey Results					Dinner Price (\$)
			Food	Menu Variety	Value	Service	Ambience	
STEAKHOUSE (Continued)								
8	The Palm Restaurant	85	↑	↓	↓	↑	↑	73
9	Morton's The Steakhouse	85	↑	↓	↓	↑	↑	71
10	Del Frisco's Double Eagle Steak House	85	↑	↑	↓	↑	↑	77
11	Smith & Wollensky	83	↑	↓	↓	↑	↑	66
12	Eddie Merlot's	82	↑	↑	↓	↑	↑	65
13	Sullivan's Steakhouse	82	↑	↓	↓	↑	↑	54
14	LongHorn Steakhouse	82	↑	↓	↓	↓	↓	24
15	The Keg Steakhouse + Bar	81	↑	↓	↓	↑	↑	46
16	Texas Roadhouse	81	↑	↓	↓	↓	↓	19
17	Saltgrass Steak House	81	↑	↓	↓	↓	↓	27
18	Shula's Steak House	80	↑	↓	↓	↑	↑	58
19	Black Angus Steakhouse	80	↓	↓	↓	↓	↓	27
ASIAN								
1	Nobu	87	↑	↑	↓	↑	↑	77
2	Sakura Japanese Steak, Seafood House & Sushi Bar	83	↑	↓	↓	↑	↑	28
3	Benihana	82	↑	↓	↓	↑	↑	35
4	Kabuki Japanese Restaurant	81	↑	↓	↓	↓	↓	28
5	HuHot Mongolian Grill	80	↑	↓	↓	↓	↓	14
6	P.F. Chang's	80	↑	↓	↓	↓	↓	23
SEAFOOD								
1	Eddie V's Prime Seafood	87	↑	↑	↓	↑	↑	60
2	Ocean Prime	87	↑	↑	↓	↑	↑	64
3	Roy's	87	↑	↑	↓	↑	↑	54
4	Truluck's	86	↑	↑	↓	↑	↑	59
5	Bristol Seafood Grill	85	↑	↓	↓	↑	↑	40
6	Mitchell's Fish Market	85	↑	↑	↓	↑	↑	34
7	Pappadeux Seafood Kitchen	84	↑	↑	↓	↑	↑	30
8	Anthony's Restaurants	84	↑	↓	↓	↑	↑	28
9	Chart House	84	↑	↑	↓	↑	↑	42
10	King's Fish House	83	↑	↑	↓	↑	↑	31
11	The Oceanaire Seafood Room	83	↑	↑	↓	↑	↑	57
12	Legal Sea Foods	82	↑	↓	↓	↑	↓	35
13	McCormick & Schmick's	81	↑	↓	↓	↑	↑	40
14	Bonefish Grill	81	↑	↓	↓	↑	↑	28

Rank	Restaurant	Reader Score	Survey Results					Dinner Price (\$)
			Food	Menu Variety	Value	Service	Ambience	
SEAFOOD (Continued)								
15	Landry's Seafood	81	↑	↓	↓	↑	↑	31
16	McGrath's Fish House	80	↓	↓	↓	↓	↓	19
17	Flanigan's Seafood Bar and Grill	80	↓	↓	↓	↓	↓	23
BARBECUE								
1	Rudy's Country Store and Bar-B-Q	85	↑	↓	↓	↑	↓	14
2	Wood Ranch BBQ & Grill	83	↑	↓	↓	↓	↓	25
3	Sonny's BBQ	82	↓	↓	↑	↓	↓	14
4	Jim 'N Nick's Bar-B-Q	81	↑	↓	↓	↓	↓	17
5	RibCrib	81	↓	↓	↓	↓	↓	15
6	Pappas Bar-B-Q	81	↓	↓	↓	↓	↓	15
7	Red Hot & Blue	80	↓	↓	↑	↓	↓	18
8	Famous Dave's	80	↓	↓	↓	↓	↓	18
9	Lucille's Smokehouse Bar-B-Que	80	↑	↓	↓	↓	↓	25
ITALIAN/PIZZA								
1	Biaggi's Ristorante Italiano	85	↑	↑	↓	↑	↑	24
2	Maggiano's Little Italy	84	↑	↑	↓	↑	↑	26
3	Bravo Cucina Italiana	84	↑	↓	↓	↑	↑	24
4	Brio Tuscan Grille	83	↑	↓	↓	↑	↑	28
5	Il Fornaio	83	↑	↓	↓	↑	↑	38
6	Francesca's Restaurants	83	↑	↓	↓	↑	↑	33
7	Carmine's	81	↑	↓	↓	↓	↓	39
8	Carrabba's Italian Grill	81	↑	↓	↓	↓	↑	23
9	Anthony's Coal Fired Pizza	81	↑	↓	↓	↓	↓	20
10	The Old Spaghetti Factory	81	↓	↓	↑	↓	↓	17
11	Zio's Italian Kitchen	81	↓	↓	↓	↓	↓	16
12	Romano's Macaroni Grill	80	↑	↓	↓	↓	↓	21
13	LaRosa's Family Pizzeria	80	↓	↓	↓	↓	↓	13
14	Brixx Wood Fired Pizza	80	↓	↓	↓	↓	↓	16
15	Johnny Carino's	80	↓	↓	↓	↓	↓	18

Rank	Restaurant	Reader Score	Survey Results					Dinner Price (\$)
			Food	Menu Variety	Value	Service	Ambience	
ITALIAN/PIZZA (Continued)								
16	Giordano's	80	↑	↓	↓	↓	↓	19
MEXICAN/TEX-MEX								
1	Abuelo's	85	↑	↑	↓	↑	↑	18
2	Gloria's Latin Cuisine ²	83	↑	↓	↓	↑	↑	19
3	El Fenix Mexican Restaurant	83	↓	↑	↑	↑	↓	15
4	Pappasito's Cantina	82	↑	↑	↓	↓	↓	23
5	Chuy's	82	↓	↓	↓	↓	↓	15
6	Cantina Laredo	81	↑	↓	↓	↑	↑	24
7	Hacienda Mexican Restaurants	81	↓	↓	↑	↓	↓	17
BAR & GRILL								
1	Ted's Montana Grill	85	↑	↓	↓	↑	↑	27
2	Redstone American Grill	83	↑	↓	↓	↑	↑	35
3	Marlow's Tavern	82	↑	↓	↓	↓	↓	21
4	Cheddar's Scratch Kitchen	82	↑	↓	↑	↓	↓	15
5	Daily Grill	81	↑	↓	↓	↑	↑	30
6	Rafferty's Restaurant & Bar	81	↓	↓	↓	↓	↓	19
7	Burtons Grill	81	↑	↓	↓	↑	↑	34
8	Granite City Food & Brewery	81	↑	↓	↓	↓	↑	19
9	Not Your Average Joe's	81	↓	↓	↓	↓	↓	24
10	Rusty Bucket Restaurant and Tavern	81	↓	↓	↓	↓	↓	19
11	Houlihan's	80	↓	↓	↓	↓	↓	22
12	54th Street Restaurant & Drafthouse	80	↓	↓	↓	↓	↓	17
SPECIALTY								
1	Tommy Bahama Restaurant & Bar	84	↑	↓	↓	↑	↑	37
2	Razzoo's Cajun Cafe	84	↑	↓	↓	↓	↓	17
3	Copeland's of New Orleans	83	↑	↑	↓	↓	↑	28
4	Bahama Breeze Island Grille	82	↑	↓	↓	↓	↑	23
5	Barcelona Wine Bar	81	↑	↓	↓	↓	↑	39
6	The Melting Pot	80	↑	↓	↓	↓	↑	44

RATINGS ARE BASED on the Consumer Reports National Research Center's 2016 Winter Survey of 68,950 subscribers reporting on 170,838 restaurant visits from mid-2015 to early 2016. Reader Score

represents subscribers' overall satisfaction with their dining experience. A score of 100 would mean that all respondents are completely satisfied; a score of 80 indicates that they're very satisfied, on average;

60, fairly well satisfied. Differences of fewer than 5 points are not meaningful. The ratings attributes listed under Survey Results reflect average scores on a scale from very poor to excellent. Food is a combined rating

of two separate attributes: food taste and food quality. Dinner Price reflects the median price paid for food and drinks per person. These results may not be representative of the general U.S. population.

¹ Mastro's Restaurants have steakhouse and ocean club (i.e., seafood house) locations. Both types of locations offer steaks and seafood dishes.
² Median dinner price for Gloria's Latin Cuisine combines lunch and dinner costs because of small sample sizes for each meal individually.



**From Dollars
to Digital**
The way people
pay may change
how they spend.

Cashing Out

New technologies are making the convenience of living cash-free a reality. But consumers need to understand the trade-offs of abandoning paper money entirely.

by Jeff Blyskal

► **CASH IS KING, RIGHT? But check your pockets. Almost half of us walk around with less than \$20, according to a 2014 survey by Bankrate.com. And with so many other ways to pay—a dozen and counting, including mobile wallets and store-branded payment apps, and, of course, old-fashioned credit and debit cards—legal tender today is becoming more minion than monarch.**

Bryce Mendelsohn, 36, a San Francisco physician, has all but abandoned paper money. He usually carries no more than \$20 and favors Apple Pay, mobile wallet software that came preloaded on his iPhone 6. It's faster and more secure than cash and doesn't stuff up his pockets. So he actively seeks out retailers that let him pay by holding up his iPhone to the cashier's payment card reader. With one touch of his finger, a transaction is complete.

Mendelsohn uses a different kind of mobile payment platform to pay baby sitters (Venmo) and tutors (PayPal) without physical money. Those are person-to-person, known as P2P, smartphone payment apps that let anyone send money to anyone else in a snap (see "A Field Guide to Mobile Money," on page 52).

Elizabeth White, who usually carries less than \$5 or no paper money at all, is another cashless embracer. She lives in New York City and loves to collect miles on travel rewards credit cards, onto which she charges "everything," even small purchases such as a pack of gum. For other expenditures, White, 37, now pays with electronic alternatives—Apple Pay for groceries and coffee, the Square Cash app for her hairdresser, the Uber app for car service around town, and a transponder (hers is E-ZPass) for electronic bridge, tunnel, and turnpike tolls.

America has been on a steady march toward becoming a cashless society since the 1950s, when Diner's Club, American Express, and Bank of America launched the first modern charge and credit cards. Through the '60s, '70s, '80s, and '90s, plastic gradually muscled in on cash as a main way to pay. In many respects, the new mobile payment methods are simply virtual versions of payment cards—because an underlying credit, debit, or prepaid card, or a checking account, is still required to fund the transactions.

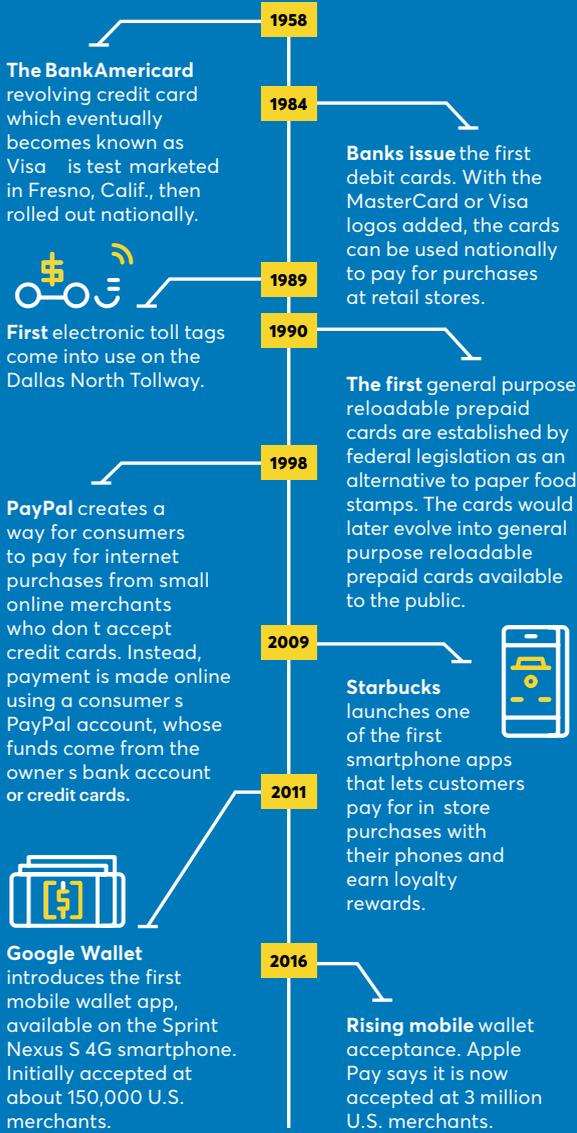
But now that smartphones and other electronic devices are becoming part of the payment process, the way we spend cashlessly is dramatically shifting, presenting new benefits and some potentially negative consequences—from privacy concerns to worries about overspending because it's so quick and easy. And how a lost, broken, or dead-battery phone can disable your ability to pay.

Research shows that all consumers are wading into some mobile payments technology, but younger ones are going all-in sooner; 34 percent of those ages 18 to 29 are now using mobile payments vs. only 16 percent of consumers ages 45 to 59, and 7 percent of those 60 and older, according to a May 2015 Federal Reserve Board survey. "My parents have no interest in Apple Pay," Mendelsohn says. His theory? "My guess is there's something tangible about cash." And they may have concerns about actually using the device.

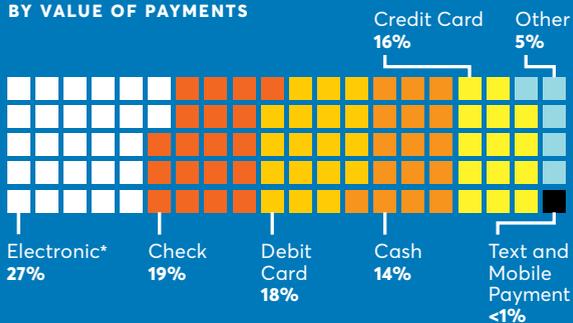
Now, as retailers scramble to keep up with mobile payment adopters, the rest of us may also decide that it's time to rethink the way we pay for goods and services.

Continued on next page >

THE DECLINE & FALL OF CASH



SHARE OF TRANSACTIONS BY VALUE OF PAYMENTS



You're probably already helping to make cash obsolete if you're among the 20 million who have access to Walmart Pay or are a driver with one of the 37 million electronic toll transponders. Thirty years ago, 36 percent of consumer purchases (as measured by dollar volume) were paid for with the green stuff, according to the Federal Reserve. By 2012, that number had dropped to just 14 percent.

Other countries have been quicker to change, according to some industry research. In Belgium, France, Canada, the United Kingdom, and Sweden, cashless payments—which still include old-fashioned checks—now comprise 89 to 93 percent of consumer spending. In Sweden the switch had such a negative impact on tithing that houses of worship began installing a sort of digital collection basket, to take offerings via text and credit and debit cards, and through apps. In Denmark last year, lawmakers proposed allowing some retailers to refuse cash entirely.

And in June, Canadians began paying select merchants and friends with MintChip, a digital equivalent of cash developed by the Royal Canadian Mint and acquired by nanoPay, a private tech company. MintChip is an encrypted digital currency, based on the Canadian dollar, which can be loaded onto your smartphone or other device to pay merchants and send money to friends instantaneously. (The government was its original architect to ensure that the system was affordable, private, and secure.)

But Americans are catching up. A MasterCard study of 33 major economies says that the U.S. is at a "tipping point," beyond which near cashlessness is inevitable, because disruptive new digital payment products are expected to change entrenched consumer habits that still favor cash—to settle small-dollar purchases or preserve the anonymity of a transaction.

The infrastructure for accepting cashless payments hasn't always been available at every point of purchase, either. But that's changing. Handheld and mobile technology such as Square has made cashlessness possible for a whole new class of merchants. Food trucks, art shows, street festival vendors, and plumbers can now use their iPhone and Square technology to accept payment cards.

Cash may never go away completely; there's still about \$1.5 trillion in U.S. paper and coin circulating the globe. And the physical stuff continues to have a comforting effect on Americans, particularly when natural disaster threatens. "Before a hurricane makes landfall, the Federal Reserve gets on average a 25 percent increase in currency orders from financial institutions in the path of the storm," says Barbara Bennett, vice president of the National Cash Product Office at the Federal Reserve Bank of San Francisco. And paper money is likely to always be required when the tooth fairy calls.

New cashless technologies are in the works that will allow consumers to leave phones and mobile wallets at home. Technology is already allowing consumers to authorize payment with only fingerprint detection. "Eyeprint" readers could be next.

Here are some pros and cons, in four key areas, to help you decide whether it's time to abandon cash.

*Online bill payment and bank account number payment.
Source The Federal Reserve System Cash Product Office.

Convenience

PROS Consumers value convenience as the most important characteristic of any way to pay, according to research by the Federal Reserve Bank of Boston, and they rate cash, debit cards, and credit cards as highly convenient. But the newer alternatives can involve even fewer hassles than carrying cash.

For example, when you owe money to a friend, P2P payment apps eliminate the chore of writing a check or running to the ATM to make a withdrawal. The P2P app Venmo is so popular that its trademark name is starting to be used as a verb. “If I have dinner with friends, one of us will pay and the others Venmo him their share of the bill,” says Owen Clapp, 25, a Los Angeles musician who usually carries less than \$10. He says that’s simpler than splitting the bill with several payment cards.

Branded apps like the ones from Starbucks and Dunkin’ Donuts let you earn discounts and rewards when you use them to make payments, eliminating actual coupons. “The customer response to our mobile apps has been phenomenal. Not only are they using their phone as a wallet, but as a connection point to Starbucks,” explained Adam Brotman, general manager of Starbucks Digital Ventures, on the anniversary of the app’s rollout.

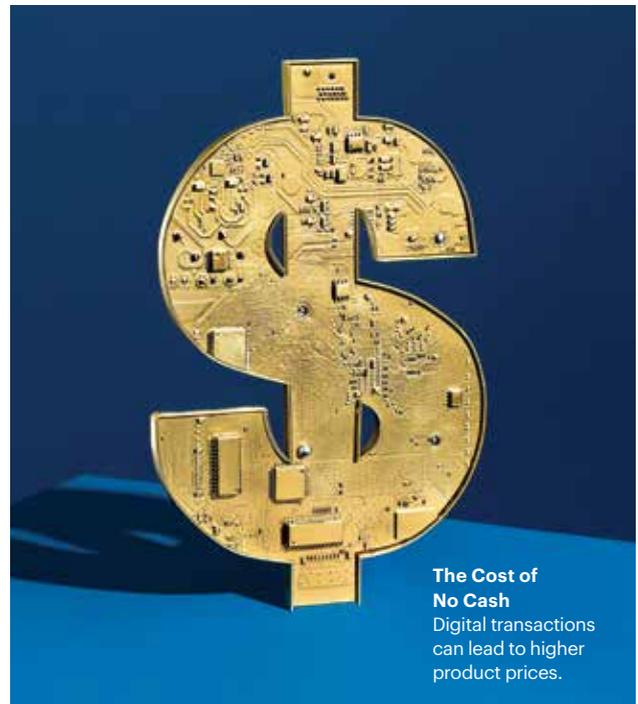
Soon, digital payments are expected to radically change the way we shop in stores with an app that will allow customers to scan merchandise and pay for it in the aisles, then simply walk out the door with their purchases, says Amitabh Malhotra, chief marketing officer for OmnyPay, which creates those shopping and payment functions within apps.

CONS All of those goodies may appear to be free, because consumers pay little to no explicit charges for most cashless transactions. But consumers ultimately pay billions in fees each year when they pay without cash.

The fees are not so transparent because banks charge merchants for each cashless transaction, and merchants ultimately pass on those added costs to consumers in the form of higher prices, says Mallory Duncan, general counsel at the National Retail Federation trade group. “That means everybody is now paying \$100 for what would otherwise be a \$99 basket of goods. That hurts customers, especially the poor,” Duncan says.

Cashless convenience has some other drawbacks. “It definitely encourages you to spend more money too easily,” says William Sanchez, 41, a web operations manager at a radio network with \$4 in his pocket. He learned that after noticing how T-shirt and raffle-ticket sales skyrocketed once his son’s Cub Scout den started using a Square reader during fundraisers. Retailers have seen that, too.

Costco members who have the store’s official credit card spend more, on average, than those without it, says Richard Galanti, chief financial officer of the big-box chain. Cashless ways to pay reduce the friction and frustration, which increases



the likelihood of spending, concluded researchers Priya Raghur and Joydeep Srivastava in their 2008 study.

There are additional downsides. Kari Paul, a Brooklyn-based freelance writer, has noticed that “Venmo is turning our friends into petty jerks,” because it allows them to pester each other for reimbursement on tabs they used to pick up as a kindness.

Security

PROS In surveys, consumers say they believe credit and debit cards are in some ways more secure than cash, in part because stolen cash is gone forever but fraudulent card charges can be reversed. Consumers don’t seem to have as much faith in mobile payments, rating them as the least secure, says economist Scott Schuh, director of the Consumer Payments Research Center at the Federal Reserve Bank of Boston.

That lack of confidence is a bit misplaced, considering smartphones that make mobile cashless payments possible are drawing from an underlying debit or credit card. That means both mobile and plastic payments are covered by the same small- to zero-loss liability consumers are protected by. Mobile technology secures transactions as well as—or sometimes better than—credit and debit cards alone. Here’s an example: Apple Pay stores payment credentials on an encrypted “secure element” chip built into the phone. That substitutes the actual payment account number with an encrypted “token” and

Continued on next page >

A FIELD GUIDE TO MOBILE MONEY



Mobile Wallets

What do they do? Let you pay for purchases at physical retail stores and online.

Noteworthy brands Android Pay, Apple Pay, PayPal, Samsung Pay.

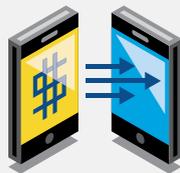
Setup Register your credit, debit, or (in some cases) prepaid cards with your phone's mobile wallet. Those card accounts fund the wallet transactions.

How it works Hold the phone up to a merchant's payment card reader and follow any instructions on it and your phone. Pay for online purchases by clicking the onscreen wallet button at checkout in a mobile app and increasingly on a website.

Cost No direct fees.

What we like Apple Pay is now accepted at 3 million stores in the U.S. because retailers are equipped with new EMV chip card readers that also have near field communication (NFC) technology. Android Pay and Apple Pay need NFC to transact with cash registers. Samsung Pay can be used at more than 10 million U.S. merchants, because it employs NFC plus a second technology that lets it communicate via magnetic strip with readers that don't have functioning NFC. Mobile wallets add extra security by transmitting an encrypted "token."

Caveats PayPal is mostly for online shopping and has very limited acceptance at retail stores. Apple Pay works only on certain more recent iPhones; Samsung Pay works only on certain Samsung devices. You can't pay with a wallet if your phone runs out of power.



Person-to-Person (P2P) Payments

What do they do? Let you send money to another person via the app, email, or text.

Noteworthy brands BBVA/Dwolla, Chase QuickPay, ClearXchange, Facebook Payments in Messenger, Popmoney, Snapcash, Square Cash, and Venmo.

Setup Non-bank P2P: Download a P2P app, create an account, and digitally link it to your bank account or a credit, debit, or prepaid card. Bank P2P: Sign up for your bank's online or mobile banking app, enroll in the optional P2P feature, and link your email address or mobile phone number to the service.

How it works Senders must enter the dollar amount and the recipient's contact information. Recipients get a notification when someone sends them money, with instructions on how to retrieve it.

Cost Usually recipients never pay, and fees for sending vary from free to up to 3 percent or more if paid for with a credit card or some debit cards.

What we like It's super-easy. Can transfer money fast (but see caveats). All the services take steps to ensure security.

Caveats How quickly recipients get their money varies, depending on the service. For example, money moves instantly via Facebook Payments in Messenger and by ClearXchange, but your bank may take up to five business days to make the funds available to you. Venmo also moves money in an instant, but it will take the recipient another day before the funds move from Venmo to a bank account.



Branded Payment Apps

What do they do? Let you pay for purchases only at the merchant brand's physical stores and service providers, and their online counterparts.

Noteworthy brands Dunkin' Donuts, Lyft, PayByPhone, Starbucks, Uber, Walmart Pay.

Setup Download the brand's proprietary smartphone app, create an account, and enter the credit, debit, or—if accepted—prepaid card or PayPal account that you want to fund payments.

How it works Payment procedures vary: Your smartphone screen may display a QR code or bar code read by a device at the checkout, your phone may read a QR code on a merchant's payment card reader, users may enter a location number found on compatible parking meters, or you may simply click an onscreen payment button.

Cost Generally no direct fees.

What we like These apps combine payment, loyalty programs, and ordering capabilities. Uber automatically charges you for your ride. PayByPhone lets you extend parking meter minutes from wherever you are. Walmart Pay can be set up to scan electronic Walmart receipts, compare advertised local competitors' prices, and credit the difference.

Caveats Can be used for only one merchant brand. You can't pay if your phone runs out of power. The Lyft app may hold onto more than the cost of your ride for several days, which in turn could cause an overdraft if it is funded with a debit card. Some PayByPhone locations charge a fee of 25 cents to \$1.



Electronic Toll Tags

What do they do? Let you pay for highway, express lane, bridge, and tunnel tolls, as well as parking at some airports.

Noteworthy brands Express-Toll, E-ZPass, FasTrak, Good To Go, MnPass, SunPass, TxTag.

Setup Purchase a tag, which is a transponder or sticker with an embedded microchip, and affix it to your car. Create an account online, register the tag's ID number, and link a credit or debit card to the account to fund it manually, periodically, or automatically when the prepaid balance drops below a certain level.

How it works Instead of using the cash toll booths, simply drive through the designated toll lanes with readers, which let you pay without stopping. In some states, high occupancy vehicle carpoolers can flip a switch on the tag to use tolled express lanes free.

Cost No fees beyond the toll itself.

What we like Commuters can knock 20 minutes to an hour off their daily drive, says J.J. Eden, president of the Alliance for Toll Interoperability. No stopping. No need to scramble for cash or change. Some agencies offer electronic toll discounts of 10 to 25 percent or more. Unlike most tags, usable in only one state, E-ZPass works in 16 Eastern and Midwest states. But toll agencies are working to make tags usable on any other system.

Caveats High traffic volume can clog up even the toll tag lanes. And now the discounts, used to lure new customers, are starting to go away.

creates a one-time-use code for each transaction—that would be useless to a hacker who captured them. To authorize payment, the shopper must enter a PIN or use fingerprint touch ID. So basically, if you lose your credit card, someone can pick it up and use it, but it's more difficult for a crook to use your Apple Pay if you lose your iPhone.

CONS The digitization of dollars puts them at risk of hackers looking to find and exploit security weaknesses. In 2015, crooks found a way around Apple Pay's state-of-the-art security. They acquired iPhones—probably using stolen identities—and loaded stolen credit card account numbers onto the devices.

Apple wouldn't comment on the record about that security problem, which has since been resolved. But the scam illustrates the relentlessness of hackers. An estimated 112,000 consumer accounts—across all brands of mobile wallets—were taken over last year, according to Javelin Strategy and Research, a California-based consulting firm.

Officials from Javelin warn that as mobile wallets gain popularity, they'll continue to be a target for cybercriminals.

To protect yourself, before setting up your mobile wallet install anti-malware software on your smartphone; anti-malware is not available for iPhone. Use strong, unique passwords with your mobile carrier's online account.

Privacy

PROS Mobile payment transactions can generate a mountain of digital data, including your Social Security number, internet protocol address, and payment card account numbers. Also collected is your spending information detailing what you bought, where, when, and for how much.

That data is necessary to provide the payment services and process the transactions you want. It's also used to authenticate your identity, and detect and prevent fraud.

The already digitized transaction data can also serve as the necessary raw material for household budgeting and money management software. "What's great about being mostly cashless is the fact that I can automatically import 95 percent of my spending transactions into Mint," says White, the cashless fan, referring to the online budgeting and money management tool.

Customized advertisements and coupons can be another benefit, if you don't mind being targeted in that way.

CONS Unfortunately, that huge trail of info can tell lots about us that we may not want others to know. Mix that with other information that can be gleaned from a smartphone and mobile payment companies can see you in even greater detail.

Google's Android Pay mobile wallet also captures your search queries and information from third parties, including your credit report. Their privacy policy says they don't share sensitive personal information with companies outside of Google without your opt-in consent. But Google, which did not respond to a request for comment, is itself

a publisher of advertising, including targeted ads.

One of the biggest privacy concerns is unanticipated uses of your data, because privacy policies tend to give their authors broad permission for uses that may not even exist yet, says Claire Gartland, consumer protection counsel at the Electronic Privacy Information Center: "It's a take-it-or-leave-it disclaimer that codifies your consent for the company to do anything conceivable with your information."

Marketplace Fairness

PROS About 34 million low-income consumers have little or no access to traditional banking services and wind up paying the most to use their own money. The U.S. Postal Service inspector general estimates that those consumers spend more than \$2,400 per year in interest and fees on high-priced alternative financial services. Because 84 percent of adults earning less than \$30,000 per year own a cell phone or a smartphone, the Consumer Financial Protection Bureau and Federal Deposit Insurance Corporation see mobile financial services as a potential money saver for lower-income consumers.

Virtual banks such as Ally Bank and GoBank—which are essentially a smartphone app—can open the door to a variety of more economical banking services. With those accounts, consumers can use P2P services, e-toll tags, and mobile wallets. Android Pay, Apple Pay, and Samsung Pay also support participating prepaid cards—payment cards that are preloaded with funds and can be used like a normal credit card, with no credit check or bank account needed.

CONS Mobile financial services have some critical drawbacks. The cost of cellular and data services can often be prohibitive, especially for low-income consumers, and wireless service can be spotty.

Security is a major concern. Low-income consumers worry about transacting financial business via smartphone, in part because they don't have the financial cushion necessary to handle even temporary loss of access to their funds due to fraud. Fear over loss or theft of their phone is another concern.

Last, consumer protections vary. "The world of mobile financial services remains complex," says Suzanne Martindale, staff attorney at Consumers Union, the policy and mobilization arm of Consumer Reports. "The potential benefits these services offer may in some cases be undercut by gaps and uneven consumer protections that may leave economically vulnerable consumers at greater risk of fraud or loss."

'Going cashless encourages you to spend more money too easily.'

—William Sanchez, 41

What's Cooking in Ranges

The dazzling sheen and bling in appliance aisles can blind shoppers to what matters most in a new range. Here, we give you clear-eyed advice and share ratings of the best and the worst.

by **Kimberly Janeway**



► **LIKE ANY WORKHORSE**, the kitchen range is something we usually take for granted. Until it breaks down, that is, and all we're left with is four walls and a sink. A range fills the home with appetizing aromas, is command central for holiday gatherings, and sustains the family—with some help from the house chef, of course. Thanks to new features and more stylish choices, the old workhorse has become something of a show pony: New designs and placement of the controls have boosted their visual appeal. The latest models have powerful burners or heating elements to get pots boiling quickly and two ovens for more versatility, and some even pair a gas cooktop with an electric oven to give you even more choices. Whether you need a new range now or are just considering an upgrade, here's how to navigate the options.

When shopping for a new range, it's easy to be seduced by fancy features—even if you don't really need them. But remember that the more bells and whistles a range has, the higher its price. And more extras don't necessarily mean that a range will be better at the basics or more reliable in the long run.

The best approach is to zero in on the features that increase safety, save time, and add convenience—and forget about the rest. To help you do that (and stay focused during a sales pitch),

we've sorted popular features in order of importance:

ESSENTIAL High-power burners and elements are great for bringing water to a fast boil and for stir-frying a big pan of food. Control lockouts let you disable the oven controls on ranges and are recommended when the control panel is at the front of the range, especially when young children are afoot.

Hot-surface warning lights tell you when an electric heating element is still hot (one warning light per element is best, though one overall light will probably cost less).

NICE TO HAVE Oval gas burners can accommodate griddles and elongated pans. (On electric ranges, an elongated bridge element that spans two burners serves the same purpose.) Most radiant smoothtops have elements that expand or shrink to match a pot's diameter.

Convection can speed up baking and roasting, and improve browning. See "Mastering Convection Cooking," on page 56, for details. A warming drawer comes in handy when hosting large gatherings or feeding stragglers.

SKIPPABLE WiFi-enabled ranges let you preheat the oven, change the temperature, and more from another room or from across town. But for safety's sake, it's better to be close by when the range is on.

A Hot Topic: Gas or Electric?

What's better—gas or electric ranges? Each has its advantages.

Electric ranges are more popular than gas, and the best electric models in our tests consistently outperform the top gas models, largely because their most powerful rangetop element delivers faster heat and their broilers tend to cook more evenly because they cover a larger area than those in most gas ranges.

But fans of **gas ranges** argue that it's easier to control the heat when cooking on the stove. They have a point: When you turn down a flame on a gas range, the heat reaching the food is reduced almost immediately.

Grates on gas rangetops can stand up to any type of cookware.

On **radiant smoothtop ranges**—the most popular electric type—it can take a few minutes for the cooktop heat to fully reduce, which can lead to burned or overdone food.

Flat-bottom cookware makes better contact with the cooktop surface. But the ceramic glass cooktop can scratch or crack under heavy pots.

Electric induction ranges entered the market about a decade ago. Their cooktop elements use electromagnetic energy to heat only the pan, leaving the surface cooler than a range with radiant elements. The result is faster heat, precise simmering, instantaneous heat control, easy cleanup, and added safety. Induction cooktops work only with cookware that contains magnetic material and should

be flat-bottomed for better contact with the surface. Though induction technology is popular in Europe, it hasn't really taken off in the U.S., perhaps because models are often more expensive than either gas or conventional electric ranges—though they're coming down in price.

If you absolutely can't decide between gas and electric, consider one of the new dual-fuel models, which have a gas cooktop and an electric oven.

One last thing to consider: If you live in a place prone to power outages, you might want to go for a gas range, which allows you to cook a hot meal with just the strike of a match. With an electric range, you'll be eating cold cereal by candlelight.



3 Things a Sales Rep Won't Tell You

1. Some ranges with front control panels and no back panel vent the oven's air out the front.

Not only does that heat up the kitchen but it also may make you feel uncomfortable while you're stirring your gravy. When shopping for a front-control range, including pro-styles, see how it vents the oven's warm air and how it keeps the controls cool during baking and cooktop use.

2. Few ranges are silent, but some are noisier than others.

For instance, you may hear the fan (or fans) whirring during cooking or self-cleaning cycles or when using the convection feature. And the elements on induction ranges may hum or buzz at higher settings. Before buying, ask the sales rep about noise from fans and heating elements, and also check the manufacturer's website to learn what noises you should expect from a model.

3. Oven racks can be hard to move around, which for bakers can be especially annoying.

Even gliding racks, which are made to be easy to push in and pull out, can be hard to switch to another position. Move the racks around before you buy. If they drive you crazy now, imagine how you'll feel after a decade of wrestling with them.

Getting the Best From Your Broiler

For time-starved, health-conscious cooks, broiling is an easy and flavorful way to cook tender cuts of meat and fatty fish filets, sear in juices, and get a meal to the table quickly. But missteps can lead to burnt or overcooked dinners and even grease fires. Here's how to make the most of your broiler.

Preheat. For the best browning, fire up the broiler 2 to 5 minutes before cooking.

Get the basics right.

With most electric ranges, you need to keep the oven door slightly ajar while broiling. With gas ranges, you usually close the door for an optimal mix of gas and air. Check the owners' manual for advice on your particular broiler.

Locate the sweet spots. Place nine slices of white bread on a pan and broil for a minute. Are some of the slices much darker than others? Are some slices barely broiled? You'll want to place food where the heat is most intense.

Use the right setting.

Most ranges have variable broil, which allows you to adjust the heat from low to high. Alternatively,

you can move the oven rack higher or lower to increase or decrease the heat intensity. Use the low setting (or position the rack farther from the broiler) for thicker cuts or foods you want browned and cooked all the way through. Use the high setting (or position the rack closer to the broiler) for thinner cuts and foods you want seared but less done inside.

Use a broiler pan. It lets grease drip rather than collect and pose a fire risk. That is particularly important with fatty meats.

Watch closely. Food under a broiler can go from rare to burnt in just a minute or two.

Flip food. To ensure even broiling, flip halfway through.

Be safe. If a fire starts, close the oven door to cut off oxygen, and turn off the heat.

Mastering Convection Cooking

AIR MOVEMENT in conventional ovens is slow, which can lead to uneven cooking (although some conventional ovens do a good job of heating evenly). Convection ovens use one or more fans to circulate the hot air, which can lead to more uniform heating and faster cooking. Once reserved only for top-end ranges, that feature now comes on models that cost as little as \$650.

"Convection ovens can do things a regular oven can't," says chef Susan Reid, food editor of *Sift* magazine, published by King Arthur Flour. "They can preheat and cook faster, hasten dehydration, and cook greater volume at one time," Reid says.

According to our own tests, convection also improves browning and crisping, though not all ovens with convection heat evenly. To get the most out of your convection oven, Reid recommends that you:

Use pans with low sides so that the circulating air can work its magic. Light-colored aluminum is ideal for baking and for roasting vegetables, and to prevent cookie bottoms from overbrowning and the natural sugars in vegetables from burning faster.

Lower the recommended cooking temperature by 25° F, and check your baking 5 to 10 minutes sooner than the recipe calls for.

Place a pan filled with an inch of simmering water on the oven floor before baking artisanal breads. The steam helps to create a crispy, crackly crust.

Consider dry brining and refrigerating meat and chicken for at least an hour before roasting. It dries the skin or outside of the meat and helps it form a seal in the oven more quickly to keep the meat from drying out. Check doneness in half the time of a conventional recipe.

Bake biscuits, scones, and pizza crusts using convection. They need quick heat for best results.

Skip convection when baking quick breads, wet muffin batters, cakes, cupcakes, sandwich breads, and sweet yeast baking. "The convection fan has a tendency to dry the tops of some things," Reid says.

A Range of Options

These four popular range categories—from affordable, freestanding models to stalwart-looking pro-styles—each have their own advantages and drawbacks. To help you narrow your choices, we spell out the pros and cons of each, and provide a high-performing example from our ratings.



Gas Single Oven (30-Inch)

SAMSUNG NX58F5700WS
\$1,600

79

OVERALL SCORE

Freestanding

Highs They are the least expensive—and most popular—option. Freestanding ranges can be placed anywhere, so there's no need to cut out a chunk of your counter to accommodate one. Though the controls have traditionally been set on a back panel that juts above the stovetop, some now come with controls on the front for a more modern look.

Lows Some models with front-panel controls and no back panel have their primary oven vents near the top of the door and blow out warm air (the oven air is cooled with room air). Even so, you'll pay a hefty premium for this popular style.

Price \$450 to \$2,600



Electric Smoothtop Double Oven (30-Inch)

SAMSUNG NE58F9710WS
\$1,800

85

OVERALL SCORE

Slide-In

Highs Slide-ins are installed between cabinets or in an island; the cooktop overlaps the counter on the right and left sides, for a sleek, built-in look. Controls are up front, so they won't obscure a decorative backsplash.

Lows The range must be precisely fitted into its cutout; the gap between the back of the range and wall needs to be filled for a finished look, which requires extra work. The primary oven vents may be located near the top of the door and blow out warm air. Front-mounted touchpad controls may be activated if you inadvertently brush up against them.

Price \$1,300 to \$2,600



Gas/Dual-Fuel Double Oven (30-Inch)

LG LDG4315ST
\$1,740

73

OVERALL SCORE

Double Oven

Highs Available in freestanding or slide-in versions, these usually have a small top oven for light jobs and a larger bottom oven for bigger jobs such as roasting turkeys. Both come in handy when preparing large, multi-course meals. Some models have two ovens of equal size. The Samsung Flex Duo-Oven range has a large single oven that converts into two separate ones, each with its own temperature control, when you slide in a partition.

Lows The bottom oven is low to the floor, which can make lifting out a heavy roast a Herculean effort. And say goodbye to the storage drawer.

Price \$1,275 to \$3,300



Pro-Style Dual-Fuel (30-Inch)

KITCHENAID KDRS407VSS
\$4,140

72

OVERALL SCORE

Pro-Style

Highs These mimic the industrial look of restaurant ranges, with heavy burners, beefy knobs, and stainless steel finishes (although some come in bold colors). Typically powered by gas, they usually have three or more high-powered burners for fast heat. Dual-fuel models, which combine the control of a gas rangetop with an electric oven, are also available. Some models offer the option of a back panel and a shelf for added style and storage.

Lows Although they're among the most expensive of all the options, these ranges aren't the top performers in our tests. Some have small ovens or lack a self-clean feature, and some have their primary oven vents near the top of the door and blow out warm air (the oven air is cooled with room air).

Price \$2,500 to \$7,700



Ratings > Red-Hot Ranges

OF THE 109 RANGES we tested, the highest scored 89; the lowest, 23. The ranges presented here are the highest scoring in

order of performance in each category. They made our recommended list, meaning they have excellent performance

and solid reliability. For full ratings, available to online subscribers, go to [ConsumerReports.org](https://www.ConsumerReports.org).

Recommended	Rank	Brand & Model	Price	Score	Test Results						Features		
					Cooktop High	Cooktop Low	Baking	Broiling	Oven Capacity	Self-Cleaning	Slide-In	Number of High-Power Elements/Burners	Convection Mode
ELECTRIC SMOOTHTOP single oven (30-inch)													
✓	1	Kenmore 95052	\$1,300	87	↑	↑	↑	↑	↑	↑		2	•
✓	2	LG LRE3083SW	\$800	86	↑	↑	↑	↑	↑	↑		2	•
✓	3	Frigidaire Gallery FGFE3035RF	\$870	86	↑	↑	↑	↑	↑	↑		2	•
✓	4	GE Café CS980STSS	\$2,550	86	↑	↑	↑	↑	↑	↓		1	•
✓	5	GE Profile PB911SJSS	\$1,100	85	↑	↑	↑	↑	↑	↑		2	•
✓	6	Samsung NE58F9500SS	\$1,640	83	↑	↑	↑	↑	↑	↑	•	2	•
✓	7	GE PS920SFSS	\$1,800	83	↑	↑	↑	↑	↑	↑	•	1	•
✓	8	LG LSE4613ST	\$1,700	82	↑	↑	↑	↑	↑	↓		2	•
✓	9	Whirlpool WFE905COES	\$900	81	↑	↑	↑	↑	↑	↑		2	•
ELECTRIC SMOOTHTOP double oven (30-inch)													
✓	1	LG LDE3037BD	\$1,620	89	↑	↑	↑	↑	↑	↑		2	•
✓	2	Samsung NE58F9710WS	\$1,800	85	↑	↑	↑	↑	↑	↑	•	1	•
✓	3	Samsung NE59J7850WS	\$1,400	82	↑	↑	↑	↑	↑	↑		1	•
✓	4	LG LDE4415ST	\$1,640	81	↑	↑	↑	↑	↑	↑		2	•
ELECTRIC INDUCTION													
✓	1	Kenmore 95073	\$1,700	89	↑	↑	↑	↑	↑	↑		2	•
✓	2	Kenmore 95103	\$1,400	88	↑	↑	↑	↑	↑	↑		2	•
✓	3	Samsung NE58H9970WS	\$3,400	86	↑	↑	↑	↑	↑	↑	•	3	•
✓	4	Bosch HIIP054U	\$3,200	81	↑	↑	↑	↑	↓	↓	•	2	•
✓	5	Frigidaire Gallery FGIF3061NF	\$1,540	81	↑	↑	↑	↓	↑	↑		2	•
ELECTRIC COIL													
Ⓢ	1	Kenmore 94142	\$560	81	↑	↑	↑	↓	↑	↑		2	
GAS single oven (30-inch)													
✓	1	Samsung NX58F5700WS	\$1,600	79	↑	↑	↑	↑	↑	↑		2	•
✓	2	Samsung NX58H9500WS	\$2,000	77	↑	↑	↑	↑	↑	↑	•	2	•
✓	3	GE PGS920SEFSS	\$2,550	73	↑	↑	↑	↓	↑	↓	•	1	•
✓	4	Samsung NX58H5600SS	\$1,000	73	↓	↑	↑	↑	↑	↓		2	•
✓	5	Kenmore 74132	\$700	71	↑	↑	↑	↓	↑	↑		2	
✓	6	Samsung NX58F5500SS	\$680	71	↓	↑	↑	↓	↑	↓		2	
✓	7	Frigidaire Gallery FGGF3058RF	\$1,100	69	↑	↑	↑	↓	↑	↑		2	•
✓	8	GE PGB911ZEJSS	\$1,100	69	↑	↑	↑	↓	↑	↓		2	•



Recommended	Rank	Brand & Model	Price	Score	Test Results						Features		
					Cooktop High	Cooktop Low	Baking	Broiling	Oven Capacity	Self-Cleaning	Slide-In	Number of High-Power Elements/Burners	Convection Mode
		GAS AND DUAL-FUEL double oven (30-inch)											
👍	1	Samsung NY58J9850WS*	\$3,300	79	🟢	🟢	🟢	🟢	🟢	🟡		2	•
👍	2	LG LDG4315ST	\$1,740	73	🟢	🟢	🟢	🟡	🟢	🟢		2	•
		PRO-STYLE DUAL-FUEL (36-inch)											
👍	1	KitchenAid KDRU763VSS*	\$7,300	74	🟢	🟢	🟢	🟢	🟢	🟢		3	•
👍	2	GE Monogram ZDP364NDPSS*	\$7,600	72	🟡	🟢	🟢	🟡	🟢	🟢		4	•
		PRO-STYLE DUAL-FUEL (30-inch)											
👍	1	KitchenAid KDRS407VSS*	\$4,140	72	🟢	🟢	🟢	🟡	🟡	🟢		3	•

HOW WE TEST: To test high cooktop heat, we time how long the highest-powered burner takes to bring a 6-liter pot of water to a near-boil. For low cooktop heat, we note how well the lowest-powered burner keeps a

low temperature (such as for melting chocolate), and how well the highest-power burner, set on low, holds tomato sauce below a boil. To test how evenly the ovens

bake, we bake cakes and cookies on two oven racks. We broil a pan of burgers to find out how evenly they brown and to check high-heat searing. To evaluate oven capacity, we measure usable space. And then

it gets messy: We test the oven's ability to remove a baked-on mix of cheese, eggs, pie filling, and other food on the self-cleaning setting. Price is approximate retail.

Most & Least Reliable Brands

In our survey of 6,880 owners of electric ranges purchased new between 2010 and 2015, no brand stood out as the most or least

reliable. However, GE is meaningfully better than Samsung, LG, and KitchenAid. In our survey

of 6,114 owners of gas ranges purchased new between 2010 and 2015, Whirlpool, KitchenAid, and Maytag were among the more

repair-prone. Those brands are meaningfully less reliable than LG, Frigidaire, Kenmore, and GE.

ELECTRIC		ESTIMATED FAILURE RATE	GAS		ESTIMATED FAILURE RATE
GE	5%	<div style="width: 5%;"></div>	LG	5%	<div style="width: 5%;"></div>
Whirlpool	7%	<div style="width: 7%;"></div>	Frigidaire	6%	<div style="width: 6%;"></div>
Frigidaire	7%	<div style="width: 7%;"></div>	Kenmore	7%	<div style="width: 7%;"></div>
Kenmore	8%	<div style="width: 8%;"></div>	GE	7%	<div style="width: 7%;"></div>
Maytag	8%	<div style="width: 8%;"></div>	Whirlpool	11%	<div style="width: 11%;"></div>
Samsung	10%	<div style="width: 10%;"></div>	KitchenAid	12%	<div style="width: 12%;"></div>
LG	10%	<div style="width: 10%;"></div>	Maytag	12%	<div style="width: 12%;"></div>
KitchenAid	12%	<div style="width: 12%;"></div>			

Source Our findings are based on Consumer Reports' 2015 Summer Product Reliability Survey. The graphs show the estimated failure rates by the third year of ownership for electric and gas ranges by brand that were purchased new and not covered by a service contract. For electric ranges, differences of fewer than 5 percentage points are not meaningful; 4 percentage points for gas ranges. Models within a brand can vary, and design or manufacture changes might affect future reliability. Still, choosing a brand with a lower estimated failure rate can improve your odds of getting a dependable model.

*Dual-fuel, pairing a gas rangetop and an electric oven.

Road Report

Ratings from our test track plus expert car advice

Best Family Cars

We factored in safety, performance, and convenience to recommend smart choices for a variety of different family types.

by **Mike Monticello**

Baby Boon
Parents will love the roomy (from top) Audi Q7, Hyundai Azera, and Dodge Durango.



ONCE UPON A TIME, a station wagon or minivan was what people pictured as the go-to transportation choice for a family. Then, for a while, a mid-sized SUV was a pretty good proxy for a typical “family vehicle.” But these days, there’s no such thing as a typical family. After all, a young couple with one or two small kids doesn’t have the same needs—or the same budget—as a family with three lanky teenagers. And what if you have an infant, but you’re also caring for an aging parent?

To help families select vehicles that fit their needs, we started out by studying the specific requirements families have during different stages of growth and change. Our pool of choices included only vehicles that earn a Consumer Reports recommendation and boast a competitive Overall Score. Each delivered strong performance in our more than 50 tests; received good marks in safety areas including insurance industry and/or government crash tests; and rated average or better for reliability and owner satisfaction, based on our exclusive owner surveys.

To create family-focused recommendations, we filtered our test-based ratings by emphasizing various factors: ease of child-seat installation for families with young children; short-person access and ability to see out the rear windows for school-age kids; rear-seat head and leg room for families with teenagers; and front and rear ease-of-access for families with aging parents. The result: a selection of standout vehicles for the needs of your family.

Families With Young Children

BABIES AND YOUNG ONES require lots of stuff—changes of clothes, strollers, diaper bags, toys, special food, and more—so many people prioritize cargo space when purchasing their first family car. But the most critical consideration for transporting infants and toddlers is how the vehicle accommodates car seats.

Your child should be restrained in a child seat from the moment you take your baby home from the hospital until he or she begins using the seat belts, usually around the age of 7 or 8 with a booster seat. Every state requires that kids up to 4 years old ride in child seats.

While we check to see how every tested child seat fits into vehicles, we also look at each tested vehicle’s child-seat friendliness: how easy it is to attach and secure LATCH and top tether straps, how easy it is to securely install the seats using both LATCH and belts, and how much space is left over for other passengers.

The following vehicles score highly for child-seat friendliness and will make the harried lives of parents a bit easier.

Remember, with little ones messes are inevitable. To make cleaning up easier, consider leather seats—either real or faux.

87

OVERALL SCORE

AUDI Q7

ROAD-TEST SCORE **96**
 PREDICTED RELIABILITY 
 OWNER SATISFACTION 
 OVERALL MPG **20**
 PRICE RANGE **\$54,800-\$64,300**

The seven-passenger Q7 has a luxurious, super-accommodating, and quiet cabin that’s perfect for a family with three or more children. It’s the highest-rated SUV we’ve ever tested, and it excels at accommodating child seats. All rear seats are equipped with their own lower LATCH and tether anchors—a rarity among SUVs—and you can fit three child seats across the second row. Plus, key safety features such as forward-collision warning with automatic emergency braking come standard. Despite its size, the Q7 is easy to drive. Expensive, yes, but it’s worth every penny.

79

OVERALL SCORE

HYUNDAI AZERA

ROAD-TEST SCORE **80**
 PREDICTED RELIABILITY 
 OWNER SATISFACTION 
 OVERALL MPG **23**
 PRICE RANGE **\$34,100-\$39,300**

The Azera is refined and loaded with features, from its smooth V6 and six-speed automatic to a luxurious interior and

intuitive infotainment system. But beyond that, it’s a great fit for families with young children. It has plenty of cabin space—with a particularly roomy rear seat—and is extremely child-seat-friendly. In fact, it was easier to fit a child seat in the Azera than in many considerably larger sedans. Leather seats come standard, so cleaning burped-up formula is a snap. If all of that isn’t enough, the Azera isn’t a big seller, so you can easily negotiate a discount.

77

OVERALL SCORE

SUBARU IMPREZA HATCHBACK

ROAD-TEST SCORE **76**
 PREDICTED RELIABILITY 
 OWNER SATISFACTION 
 OVERALL MPG **26**
 PRICE RANGE **\$18,295-\$23,595**

The Impreza Hatchback is proof that terrific family vehicles don’t have to be large or expensive. Its comfortable ride will keep young ones from jostling about over bumps, and standard all-wheel drive aids traction in snowy winters. The 148-hp four-cylinder gives adequate acceleration and a decent 26 mpg. Despite the owner’s manual caution that seats may not be secure in the center, we were successful at getting a tight installation there with the belts, and the lower LATCH anchors in the outboard seats are easy to access. The hatchback body style is handy for stashing baby-related gear.

76

OVERALL SCORE

DODGE DURANGO

ROAD-TEST SCORE **83**
 PREDICTED RELIABILITY 
 OWNER SATISFACTION 
 OVERALL MPG **18**
 PRICE RANGE **\$30,495-\$44,595**

The three-row Durango impressively blends workhorse utility with copious creature comforts and bountiful cargo space. But it stands out as a great family vehicle because it makes child-seat installation a snap. Most forward- and rear-facing child seats prove secure in the second row when installed with the Durango’s seat belts, and LATCH anchors are easily accessible in the outboard seating positions. The Durango comes with either a V6 or a V8, each mated to a smooth eight-speed automatic transmission, in either rear- or all-wheel drive.

Families With School-Age Kids

AS KIDS PREPARE to start elementary school, they begin transitioning out of their harnessed car seats and into boosters or sitting with just a seat belt. Your not-so-little ones will gain newfound independence as they begin entering and exiting the car on their own, which makes ease of access a key factor. For this category, we specifically screened for vehicles with rear seats that were easy to get into.

Another consideration: As older kids lose the benefit of a booster seat, it can be harder for them to see out the rear windows. So we explicitly looked for cars with low beltlines that give kids access to views of the outside world. After all, it's better for your kids to be staring at the scenery than annoying each other on long road trips.

Three-row vehicles can also be big aids for this age group, as sleepovers, playdates, and carpools become more common. And cargo capacity is more important than ever, for big-box store runs as well as bicycles and musical instruments.

In theory your kids won't be as messy at this age, so easy-to-clean seating surfaces are less critical. But you might want to consider a rear DVD player or, at the least, multiple power outlets and USB ports to keep the kids charged and entertained on longer trips.

84
OVERALL SCORE

KIA SORENTO
ROAD-TEST SCORE **84**
PREDICTED RELIABILITY
OWNER SATISFACTION
OVERALL MPG **21**
PRICE RANGE **\$25,100-\$43,300**

Our top-rated midsize SUV provides the room and space to keep a family comfortable and to bring along their gear. Rear-seat access is commendable for an SUV. In fact, it's better than in many cars, which sit lower to the ground. The third row is tight for adults, but kids shouldn't have any trouble climbing in or getting comfortable. You'll be more than impressed with its smooth V6 powertrain and 21 mpg overall. Rear-seat passengers have access to a USB port and higher-voltage power outlets.



Have Tykes, Will Travel
The interior of the Toyota Highlander can hold everything from bikes to preteens.

82
OVERALL SCORE

TOYOTA HIGHLANDER
ROAD-TEST SCORE **84**
PREDICTED RELIABILITY
OWNER SATISFACTION
OVERALL MPG **20**
PRICE RANGE **\$30,490-\$50,485**

Big doors, flat sills, and a low step-in height give the Highlander almost minivanlike access—perfect for young kids. Its low beltline allows kids to see outside ... not just the back of the front-seat headrest. The Highlander's smooth V6 drivetrain returns a reasonable 20 mpg overall, and the hybrid model achieved an impressive 25 mpg. Its comfy ride makes this SUV an easy-to-drive daily companion. Interior room (with seating for up to eight) is generous, thanks to its wide third-row seat, and cargo space is quite good.

82
OVERALL SCORE

HONDA ACCORD
ROAD-TEST SCORE **85**
PREDICTED RELIABILITY
OWNER SATISFACTION
OVERALL MPG **30**
PRICE RANGE **\$22,205-\$34,680**

If an SUV isn't to your liking, the family-friendly Accord offers the agility and frugality not found in

SUVs. Fuel economy from the four-cylinder engine is excellent at 30 mpg overall—which can take the sting out of long commutes, road trips, and the day-to-day stop-and-go consumption of the family taxi. The V6 model gives a more spirited punch but sacrifices 4 mpg overall. Front and rear cabin access is very easy, and the windows offer a satisfying view out.

79
OVERALL SCORE

LEXUS ES
ROAD-TEST SCORE **79**
PREDICTED RELIABILITY
OWNER SATISFACTION
OVERALL MPG **25**
PRICE RANGE **\$38,100-\$41,020**

The upscale ES is luxurious and pampering to its occupants, but it isn't as exciting to drive as the Accord. We were impressed by how easy it is for kids and young adults to get into the back. The car's stylishly sloping roofline will make adults have to duck their heads to get back there, but it poses no problem for kids. The 3.5-liter V6 returned a commendable 25 mpg overall, with the Hybrid model proving considerably more frugal at 36 mpg overall, including 44 mpg on the highway. Reliability has been excellent.



Families With Teenagers

TEENAGERS PRESENT unique challenges for parents, and we're not just talking about missed curfews, dating drama, or rebellious attitudes. Teens quite often dwarf their elders, yet on family outings kids usually still end up in the backseats. So for the sake of family togetherness, rear-seat head and leg room should be important. Plus, USB connections remain key as teens' phones are almost a natural extension of their hands, and cargo space is needed to accommodate everything from backpacks to sports equipment.

But no teen wants to stay in the backseat for long. You'll want a car that will help your child learn to drive and provide safe transportation once he or she gets a license.

The potential for a teen driving your new car is a reason to make sure it has the latest and greatest in terms of safety features, including forward-collision warning and automatic emergency braking, to help him stay safe while learning how to drive.

80
OVERALL SCORE

SUBARU OUTBACK
ROAD-TEST SCORE **82**
PREDICTED RELIABILITY
OWNER SATISFACTION
OVERALL MPG **24**
PRICE RANGE **\$24,995-\$33,395**

The Outback is basically a wagon with a raised ride height for light off-road duty and a modicum of SUV-like styling. Somehow this practical, durable, and extremely functional machine matches the Toyota Sienna minivan in terms of second-row head room, an impressive feat achieved courtesy of its tall stance. Its comfortable ride, secure handling, top safety marks, and standard all-wheel drive make it incredibly well-rounded. Cargo capacity is spacious, and the load height is low. We recommend the EyeSight safety suite, which adds forward-collision warning with automatic braking and blind-spot monitoring with rear cross-traffic alert. It's standard on the Touring trim and optional on Premium and Limited Outbacks, and at less than \$2,000, it is a bargain for those technologies. The Outback also meets our criteria as a good choice for a teenage driver, if you choose to share it or pass it down.

79
OVERALL SCORE

TOYOTA AVALON
ROAD-TEST SCORE **80**
PREDICTED RELIABILITY
OWNER SATISFACTION
OVERALL MPG **24**
PRICE RANGE **\$32,650-\$41,950**

The large Avalon sedan is perfect for hauling around adult passengers. Its roomy cabin managed the best combined score of rear-seat head and leg room of any non-ultra-luxury sedan we've tested. Its trunk is expansive and well-suited to stuffing with everything from musical instruments to sports gear. And if fuel efficiency is a priority, Toyota offers a hybrid version that achieves an outstanding 36 mpg overall without much of a compromise to cargo space. The Avalon is also available with Toyota's Safety Sense-P with forward-collision warning and automatic braking.

76
OVERALL SCORE

BUICK ENCLAVE
ROAD-TEST SCORE **77**
PREDICTED RELIABILITY
OWNER SATISFACTION
OVERALL MPG **15**
PRICE RANGE **\$39,065-\$49,515**

The well-equipped Enclave is exceptionally roomy, with generous rear leg room and a third row that is large enough for teens.

The seats are comfortable, the suspension soaks up bumps nicely, and the quiet cabin makes it an enjoyable long-distance hauler. The 288-hp, 3.6-liter V6 is smooth, but fuel economy is a paltry 15 mpg overall. A redesign is on the horizon, so this could be a good time to snatch an outgoing Enclave at significant savings.

71
OVERALL SCORE

FORD FLEX
ROAD-TEST SCORE **73**
PREDICTED RELIABILITY
OWNER SATISFACTION
OVERALL MPG **18**
PRICE RANGE **\$29,600-\$42,600**

The three-row Ford Flex has the room of an SUV with the ride height of a sedan. It stands out from the swoopy-styled people movers with its distinct, rectangle-on-wheels styling, which is what makes it amazing at hauling families and their stuff. The Flex rides comfortably and is quiet. Its second-row head room rests head and shoulders above most of its rivals. And though it doesn't quite match ultra-luxury cars such as the Audi A8 in terms of rear leg room, there's still ample space in the back for all but the tallest adults. Two V6 engines are available, although neither one is a fuel economy standout.

Room for the Whole Brood
The Toyota Avalon can cart infants and teens all at once.



Great for Grandparents

The Toyota Prius V's big doors and roomy cabin make it simple to get in and out.



Families With Grandparents

GETTING INTO AND OUT OF the car can be the hardest part of traveling for older adults. Combine that with an uncomfortable seat and a harsh ride, and you have enough factors to deter anyone from wanting to suffer through a multi-hour trip. For those reasons, we focused on models with good cabin access. At the same time, we wanted roomy, comfortable vehicles that would be satisfying for anyone to drive.

Our screening yielded mostly all small SUVs. Why? Their seat height makes it easy for older adults to slide in and out rather than being forced to duck in, as with sedans, or to climb up, as with some midsized and large SUVs.

Because the front passenger seat is usually the easiest to access—in addition to being more comfortable and offering more seat adjustments—that's often where

an elderly passenger ends up. That means you or your spouse might end up in back, so these vehicles also have generous rear-seat head and leg room.

79
OVERALL SCORE

ACURA MDX
ROAD-TEST SCORE **89**
PREDICTED RELIABILITY
OWNER SATISFACTION
OVERALL MPG **21**
PRICE RANGE **\$43,015-\$57,230**

The MDX is a functional, competitively priced, family-friendly luxury SUV. It has space for seven occupants, although the third row is snug for adults. Big square doors and almost flat sills make entry and exit easy, with a natural step-in height. The front seats are large with soft-yet-supportive cushions. Three adults can fit in the second-row seat for short trips, and the reclining seatback makes it easy to find a comfortable seating position. The standard AcuraWatch safety system includes forward-collision warning with automatic braking and lane-departure warning.

76
OVERALL SCORE

TOYOTA RAV4
ROAD-TEST SCORE **75**
PREDICTED RELIABILITY
OWNER SATISFACTION
OVERALL MPG **24**
PRICE RANGE **\$24,350-\$33,610**

The RAV4 is a standout small SUV for transporting older folks. Its front- and rear-access scores rank alongside larger SUVs and minivans, and rear-seat head room is surprisingly airy. The RAV4's four-cylinder is energetic and fuel efficient, and handling is responsive and secure. There's even a hybrid model, which gets a terrific 31 mpg overall. Front-wheel drive comes standard; all-wheel drive is optional. A safety suite with a pre-collision system is available, but models so equipped cost almost \$30,000.

75
OVERALL SCORE

TOYOTA PRIUS V
ROAD-TEST SCORE **73**
PREDICTED RELIABILITY
OWNER SATISFACTION
OVERALL MPG **41**
PRICE RANGE **\$26,675-\$30,935**

The wagon version of the previous-generation Prius is a supremely fuel-efficient, versatile car with superb rear-seat access scores. In addition to the easy cabin entry, rear head room is also excellent, leg room is generous, thigh support is good, and the seatbacks can recline. If that isn't enough, there's space to fit three adults across in relative comfort. Its outstanding 41 mpg overall fuel economy, cavernous cargo capacity, and composed ride add further family appeal.

72
OVERALL SCORE

KIA SOUL
ROAD-TEST SCORE **74**
PREDICTED RELIABILITY
OWNER SATISFACTION
OVERALL MPG **26**
PRICE RANGE **\$15,900-\$35,950**

Cabin access is a snap in Kia's tall, budget hatchback. The big entryway opens to a flat, firm, and supportive front passenger seat that sits at a perfect chair height. Rear-seat access is almost as generous, although head room is only sufficient for sub-six-footers. The Soul's small size makes it easy to drive and park, and the 2.0-liter four-cylinder engine has sufficient power. Pricing starts at less than \$16,000, but you'll need to spend into the mid-\$20,000 range to get forward-collision warning.



Families With a Bit of Everything

THE VEHICLES HERE are suitable for families as they move from one stage of their lives to the next.

In analyzing our test ratings from different family perspectives, several models routinely made the cut. With these versatile vehicles, child-seat installation is a snap; cabin entry is easy whether you're small, tall, young, or old; and the rear seats are large enough for growing teens.

These do-everything models range from small and midsize SUVs to a minivan and a luxury sedan. They are excellent at keeping everyone safe and offer plenty of room, whether your budget is tight or a bit more flexible.



OVERALL SCORE

LEXUS LS 460

ROAD-TEST SCORE **89**
 PREDICTED RELIABILITY
 OWNER SATISFACTION
 OVERALL MPG **21**
 PRICE RANGE **\$72,520-\$82,305**

High-end, large sedans are expensive but notably roomy for all. The LS 460 is Lexus' flagship, a luxurious and highly refined sedan with a serene ride and an exceptionally quiet, feature-laden cabin. Fit and finish is superb. There's space aplenty, whether up front or in the rear seat, especially so if you order the long-wheelbase model. The rear seat is sumptuous and provides plenty of room for child-seat installation. The 4.6-liter V8 and eight-speed automatic make this a smooth and responsive package, and fuel economy is on par with some smaller luxury sedans.



OVERALL SCORE

SUBARU FORESTER

ROAD-TEST SCORE **85**
 PREDICTED RELIABILITY
 OWNER SATISFACTION
 OVERALL MPG **26**
 PRICE RANGE **\$22,395-\$33,795**

The Forester doesn't just hit the sweet spot among small SUVs—it's a standout among all family-focused vehicles for comfort, cabin access, cargo-friendliness, and interior room. On top of that, the Forester is affordable, durable, and efficient, and

it comes standard with all-wheel drive. Getting in and out is effortless, thanks to low door sills, big door openings, and well-positioned seats. The rear seat has plenty of head and leg room for two adults, and three can fit in a pinch. This small SUV also has top crash-test scores, great outward visibility, and advanced safety gear that's readily available.



OVERALL SCORE

LEXUS RX

ROAD-TEST SCORE **80/77**
 PREDICTED RELIABILITY
 OWNER SATISFACTION
 OVERALL MPG **29/22**
 PRICE RANGE **\$41,900-\$57,045**

The Lexus RX SUV is defined by a luxurious interior that seals out road and wind noise. The wide, supple leather seats are the definition of plush, and the ride is soft and cushy—but the handling is rather clumsy. Big doors and chair-height seats make getting in and out a snap, and the rear seat has plenty of head and leg room; three adults can fit comfortably. The 3.5-liter V6 provides strong power and is linked to a smooth eight-speed automatic; the hybrid version gets an impressive 29 mpg overall.



OVERALL SCORE

TOYOTA SIENNA

ROAD-TEST SCORE **80/78**
 PREDICTED RELIABILITY
 OWNER SATISFACTION
 OVERALL MPG **20/19**
 PRICE RANGE **\$28,850-\$46,410**

After all of these years, minivans—whether you love them or hate them—do the job of hauling families around with an ease like no other type of vehicle. The top-scoring Sienna has available seating for eight. Its front doors are large for easy entry, and the sliding side doors give huge openings for passengers. The second-row Auto Access seat is a unique option. That optional, factory-installed seat is designed to swivel and power out from the van to aid passengers with mobility problems. The V6 is lively, and the ride is comfy. Bonus points for being the only minivan available with all-wheel drive.

WATCH

Go to ConsumerReports.org/familycars2016 to view Quick Drive videos of the models spotlighted here, as well as direct links to the model pages for additional information on each vehicle, including road-test results, reliability data, and more.

For Furry Family Members

RESTRAINING YOUR pets is as much about your safety as theirs. If a vehicle brakes heavily or is involved in a crash, an unrestrained pet—of any size—hurtling through the cabin can be a dangerous projectile that risks injury to human occupants and to the animal. Loose pets may also be a driver distraction.

Many products are available to help restrain our furry friends, but unlike restraints for humans, there are no standards or industry tests for pet restraints. Even those labeled “crash-tested” are usually based only on each manufacturer's claims and not indications that the products meet a standard requirement.

The nonprofit group Center for Pet Safety (CPS), with support from Subaru, conducted independent tests of dog crates, harnesses, and carriers. The top-performing models from CPS' 2015 tests include the carriers PetEgo Jet Set Forma Frame Carrier with an Isofix-LATCH connection, \$252, and Sleepypod Mobile Pet Bed with PPRS Handilock, \$170 to \$190; for crates, the Gunner Kennels G1 Intermediate, \$500, with 8-inch tie-down straps, \$75 additional; and for harnesses, the Sleepypod Clickit Sport and Clickit Utility, \$70 to \$100. Prices may vary. For more information, go to centerforpetsafety.org.



Road Report > We conduct more than 50 tests on each vehicle at our 327-acre Auto Test Center.

85

OVERALL SCORE



LUXURY COMPACT SEDANS

Audi A4

Shaking up the sports sedan class, Audi tips the scales in its favor

THE COMPETITION FOR best sports sedan has long been a tug-of-war between BMW and Mercedes-Benz. Yet Audi has taken a runaway lead in what has become a three-way race.

At first glance, the new A4 looks remarkably like the old model. But don't be fooled by the cover; the new sedan

makes greater use of weight-saving aluminium, and it features a reworked powertrain and suspension.

Updates to the familiar 2.0-liter, four-cylinder turbo engine have resulted in a gain of 32 hp. That engine is smoother than most competitors' small turbo

engines. In fact, the new dual-clutch transmission works so well that most drivers will assume it's a traditional automatic. The combination results in a quick and eager AWD car that also returns a commendable 27 mpg overall.

This redesign has resulted in a car that is satisfying to drive, with sporty handling and good steering feedback. Even more impressive is how the A4 soaks up pavement imperfections, with a comfortable ride not seen in past Audis.

Slide into the cabin and you're greeted by a high-quality interior, with controls that respond with a satisfying click and a clean, modern look. Adding the Technology package brings a digital wonderland, from a touchpad to a high-resolution gauge display. The variety of menus and ways to input commands is overwhelming at first, but over time, the tech proves intuitive.

AUDI A4

ROAD-TEST SCORE 88

HIGHS

Ride, handling, quietness, transmission, fit and finish, fuel economy

LOWS

Controls take getting used to, unintuitive gear selector, tight rear seat

POWERTRAIN

252-hp, 2.0-liter 4-cylinder turbocharged engine; 7-speed dual-clutch automatic transmission; all-wheel drive

FUEL

27 mpg

PRICE AS TESTED

\$48,890

68

OVERALL SCORE



MINIVANS

Chrysler Pacifica

The originator of the minivan long had uninspired products. Now it's back with a vengeance.

THE MARCH OF time has been cruel to Chrysler. The minivan pioneer stumbled when knockoffs from Honda and Toyota leapfrogged it. This entirely new Pacifica makes a strong argument for choosing a minivan over a three-row SUV—and for considering a Chrysler.

In performance, the Pacifica cedes nothing to the Toyota

Sienna and Honda Odyssey class leaders, responding like a good mid-sized sedan rather than a living room on wheels. Ride comfort is very good, so impacts from rough roads won't disturb slumbering children.

Our Touring L proved to be quick and fuel-efficient, tying the Odyssey with an impressive

21 mpg overall. That feat is in part due to the nine-speed automatic.

Keeping a cavernous minivan quiet inside can be challenging, but the Pacifica's interior proves hushed. It retains Chrysler's second-row seats that fold into the floor, and it offers seven- and eight-seat configurations. Though minivan interiors tend to feel industrial, higher-trim Pacificas evoke a business-jet ambience, with well-thought-out details. The optional Uconnect 8.4 touch-screen infotainment system remains the benchmark for ease of use.

Advanced safety gear is finally available on a Chrysler minivan, but forward-collision warning with automatic braking is offered only on trims that cost more than \$40,000.

Overall, the Pacifica is an inviting minivan. But our lingering concern is with reliability, which hasn't been a Chrysler hallmark.

CHRYSLER PACIFICA

ROAD-TEST SCORE 85

HIGHS

Interior space and flexibility, ride, quietness, Uconnect 8.4 infotainment system, access, fuel economy

LOWS

Chrysler's reliability reputation, expensive advanced safety gear, coarse-sounding engine

POWERTRAIN

287-hp, 3.6-liter V6 engine; 9-speed automatic transmission; front-wheel drive

FUEL

21 mpg

PRICE AS TESTED

\$38,245



76

OVERALL
SCORE

MIDSIZE SUVs

Mazda CX-9

The new Mazda CX-9 provides a stylish alternative to me-too family SUVs

THE MAZDA CX-9 is a compelling alternative to mainstream three-row midsize SUVs, providing agile handling and a quiet interior for the soccer-mom mobile crowd.

Long, sleek, and rakish, the all-new CX-9 does more with less. It dropped 250 pounds compared with the previous

model, and Mazda offers just a turbocharged four-cylinder rather than a larger V6. Nonetheless, this smaller engine puts out more torque than its peers do, making the CX-9 feel fleet-footed and responsive in everyday driving. At 22 mpg overall, the CX-9 betters the competition

by 1 to 2 mpg. But it lacks the polish of a V6.

This family hauler not only feels light on its feet in the corners but also shrugs off bumps with aplomb, particularly on the standard 18-inch tires.

Inside, you'll encounter a plush feel, even in our test vehicle's midlevel Touring trim. But the hushed cabin has limited front seat adjustments and the narrow cockpit compromises comfort. The roomy second row can slide fore and aft to give space to the kids in the cramped third row. Features such as a panoramic sunroof, ventilated front seats, and a heated steering wheel aren't even available.

The Mazda Connect infotainment system falls short, with a cumbersome console-mounted controller and tedious logic. In addition, it lacks Apple CarPlay and Android Auto compatibility.

MAZDA CX-9

ROAD-TEST SCORE 80

HIGHS

Ride, agility, quietness, fuel economy, high-end versions feel upscale

LOWS

Cumbersome infotainment system, rear visibility, tight driving position, limited front-seat adjustments

POWERTRAIN

227-hp, 2.5-liter 4-cylinder turbocharged engine; 6-speed automatic transmission; all-wheel drive

FUEL

22 mpg

PRICE AS TESTED

\$40,470

48

OVERALL
SCORE

PICKUP TRUCKS

Nissan Titan

Nissan aims for a smooth-riding heavy-duty truck but misses the mark

IN AN EFFORT to step out of the realm of irrelevance among competing pickup trucks, Nissan tried to meld the best qualities of light- and heavy-duty pickups into one truck, creating a vehicle that delivers "extra duty." But mostly, the new Titan XD has none of the benefits of either.

The main appeal of the Titan

XD lies under the hood, in its 5.0-liter V8 turbodiesel from respected heavy-duty engine manufacturer Cummins. That engine delivers a crushing 555 pound-feet of torque, meaning it can tow more than a light-duty pickup is able to. Trailering equipment is extensive; the Titan XD is even prepped for fifth-wheel towing.

But after that, the XD falls short. In terms of payload capacity, it is closer to a light-duty truck. Omnipresent diesel clatter makes it seem as if you're driving a big rig, but the XD's 15 mpg overall is just 1 mpg better than what a true heavy-duty diesel truck delivers.

The split personality is evident on the road as well. The ride is more civilized than a heavy-duty truck, and the tailgate doesn't require a lot of muscle to raise or lower. But the Titan XD's handling is clumsy, with very slow steering response.

Safety gear like forward-collision warning or automatic braking isn't available.

In the end, this niche-targeted Titan offers a tad more refinement with a hint better fuel economy than a heavy-duty truck for about \$5,000 less. But the Titan XD is ponderous to drive and doesn't approach the payload or towing capabilities of HD trucks.

NISSAN TITAN

ROAD-TEST SCORE 55

HIGHS

Kinder and gentler than other HD trucks, towing capacity, light tailgate, simple controls

LOWS

Clumsy handling, stiff ride, short rear seat, high step-in

POWERTRAIN

310-hp, 5.0-liter V8 turbodiesel engine; 6-speed automatic transmission; four-wheel drive

FUEL

15 mpg

PRICE AS TESTED

\$51,075

Ratings > People movers ranging from sedans and SUVs to minivans and pickup trucks.



Rec.	Rank	Make & Model	Price	Overall Score	Predicted Reliability	Owner Satisfaction	Safety				Road-Test Results						
							Front Crash Prevention	Road-Test Score	Overall MPG	Dry Braking, 0-60 MPH, Ft.	Acceleration, 0-60 MPH, Sec.	Avoidance-Maneuver Speed, MPH	Routine Handling	Ride/Noise	Seat Comfort, Front/Rear	Controls	Luggage, Suitcases, Duffels or Cargo Volume, Cu. Ft.
LUXURY COMPACT SEDANS																	
✓	1	Audi A4 Premium Plus	\$48,890	85	↑*	↑*	Std./↑	88	27	135	6.3	53.5	↑	↑/↑	↑/↓	↓	2+2
✓	2	BMW 328i**	\$43,195	75	↓	↑	Opt.	84	28	132	6.3	54.5	↑	↑/↑	↑/↓	↓	2+1
	3	Mercedes-Benz C300 (4Matic)	\$47,560	65	↓	↑	Std./↑	85	26	136	6.8	55.5	↑	↑/↑	↑/↓	↓	2+1
	4	Lexus IS300 (AWD)	\$48,149	63	↑	↓	Opt.	56	20	139	6.5	53.0	↑	↓/↑	↑/↓	↓	2+1
	5	Cadillac ATS Luxury (turbo)	\$43,295	57	↓	↓	Opt.	79	23	125	6.5	57.5	↑	↑/↑	↑/↓	↓	2+1
	6	Acura TLX SH-AWD	\$42,345	55	↓	↑	Opt.	75	25	129	6.5	55.0	↑	↑/↑	↑/↓	↓	2+2
MINIVANS																	
✓	1	Toyota Sienna XLE (FWD)	\$35,810	80	↑	↑	Opt.	80	20	134	8.8	49.0	↓	↑/↑	↑/↑	↑	70.5
✓	2	Honda Odyssey EX-L	\$38,055	78	↓	↑	Opt.	84	21	136	8.4	47.5	↑	↑/↑	↑/↑	↑	61.5
	3	Kia Sedona EX	\$34,795	69	↓*	↑*	Opt.	70	20	133	8.0	48.0	↓	↓/↑	↑/↑	↑	46.0
	4	Chrysler Pacifica Touring L	\$38,245	68	↓*	↑*	Opt.	85	21	136	8.0	51.0	↓	↑/↑	↑/↑	↑	66.0
!	5	Dodge Grand Caravan R/T	\$37,295	62	↓	↓	NA	72	17	141	8.1	49.0	↓	↑/↑	↑/↑	↓	61.5
3-ROW MIDSIZED SUVs																	
✓	1	Kia Sorento EX (V6)	\$37,915	84	↑	↑	Opt.	84	21	131	7.4	49.5	↑	↑/↑	↑/↑	↑	37.5
✓	2	Toyota Highlander XLE (V6)	\$38,941	82	↑	↑	Opt.	84	20	134	7.5	50.5	↓	↑/↑	↑/↑	↑	40.5
✓	3	Dodge Durango Limited (V6)	\$43,525	76	↓	↑	Opt.	83	18	134	8.3	48.0	↓	↑/↑	↑/↑	↑	44.0
✓	4	Honda Pilot EX-L	\$39,585	76	↓*	↑*	Opt.	80	20	136	7.5	49.5	↓	↑/↑	↑/↑	↓	48.0
✓	5	Mazda CX-9 Touring	\$40,470	76	↓*	↑*	Opt.	80	22	139	7.9	50.0	↑	↑/↑	↑/↑	↓	34.0
	6	Ford Explorer XLT (V6)	\$39,275	64	↓	↓	Opt.	67	18	135	7.9	49.5	↓	↑/↑	↑/↑	↓	42.0
FULL-SIZED PICKUP TRUCKS																	
✓	1	Ford F-150 XLT (3.5 V6 EcoBoost)	\$46,755	77	↑	↑	Opt.	80	16	7.2	139	46.5	↓	↓/↑	↑/↑	10,700	1,925
	2	Toyota Tundra SR5 (5.7L V8)	\$38,715	66	↑	↑	NA	63	15	6.7	153	44.5	↓	↓/↑	↑/↓	10,000	1,395
	3	Ram 1500 Big Horn (V6, diesel)	\$49,155	62	↓	↑	NA	82	20	9.5	143	47.0	↓	↑/↑	↑/↑	8,750	1,170
	4	Chevrolet Silverado 1500 LT (5.3L V8)	\$42,070	59	↓	↑	Opt.	80	16	7.5	138	45.5	↓	↓/↑	↑/↑	11,200	1,705
	5	Nissan Titan XD SV	\$51,075	48	↓*	↓*	NA	55	15	10.6	147	45.0	↓	↓/↓	↑/↓	12,315	1,600

Scores in Context Recommended models did well in our Overall Score, which factors in road-test results, predicted reliability, owner satisfaction, crash-test results, and

availability of front crash prevention features, such as forward-collision warning and automatic emergency braking. For full ratings, go to ConsumerReports.org/cars.

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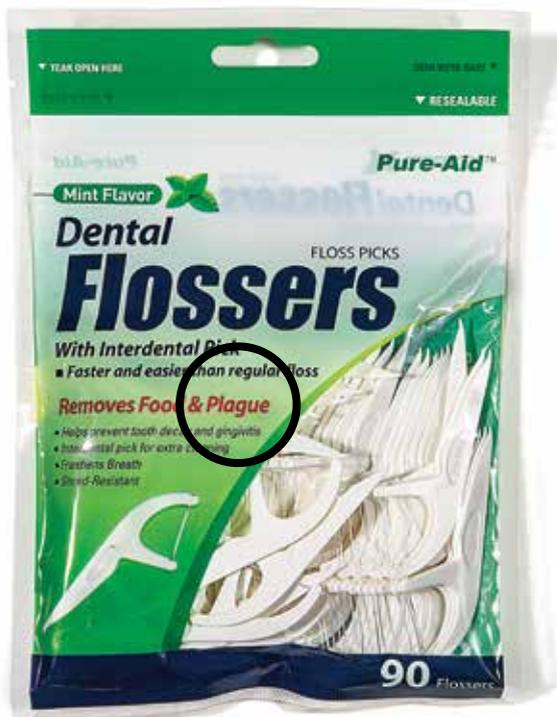
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Garble, Garble

For this month of family feasts, we found retailers serving up some real turkeys



Freshens Breath, Cures the Black Death

"If only they had these things in the Middle Ages," said Rebecca Jaklich of Spokane, Wash.



Angling for a Job?

We hope the new hires make a splash. Submitted by John Paulick, Lawrenceburg, Tenn.



Spectral Sale

Savings disappear before your very eyes! Submitted by Jane Wilhoite of Cary, N.C.



Good for What "Ales" You

Well, they do say that people look better after a six-pack or two. Submitted by Pam Stuckman, via email



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Canada Extra

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How to Use the Canada Extra Section

EVERY MONTH, Canada Extra provides Canadian pricing and availability information about products tested for that issue. The ratings in this section are based on this month's reports, but they narrow your choices to the products that are sold in Canada.

You can use this section in either of two ways: Start with the main report, read about the products that interest you, and turn to this section to find whether they're sold—and for what price—in Canada. Or start here, find products sold in Canada whose price and overall score appear promising, and read more about them in the main report and full ratings chart; page numbers appear

with each Canadian report. (For some products, the Canadian model designation differs slightly from the one used in the U.S.)

In most cases, the prices we list here are the approximate retail in Canadian dollars; manufacturers' list prices are indicated by an asterisk (*). Check marks identify CR Best Buys or recommended products in the U.S. ratings. "NA" in a chart means that information wasn't available from the manufacturer. We include, in the Contact Info list on page 36d, the manufacturer's phone number and web address in Canada so that you can call or go online to get information on a model you can't find in the stores. (Many products that aren't available

in Canadian stores can be bought online.)

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- CR Best Buy Products** with this icon offer the best combination of performance and price. All are recommended.
- Recommended Models** with this designation perform well and stand out for reasons we note.

Ranges

Sixteen of the top-scoring ranges are available. **Report and Ratings, pages 54-59**

Rec.	Rank	Brand & Model	Price	Score
ELECTRIC SMOOTHTOP single oven (30-inch)				
✓	2	LG LRE6383SW	\$1,450	86
✓	3	Frigidaire Gallery CGEF3035RF	\$1,100	86
✓	6	Samsung NE58F9500SS	\$2,100	83
✓	8	LG LSE5613ST	\$2,500	82
ELECTRIC SMOOTHTOP double oven (30-inch)				
✓	1	LG LDE3037BD	\$2,350	89
✓	2	Samsung NE58F9710WS	\$2,400	85
✓	3	Samsung NE59J7850WS	\$1,850	82
✓	4	LG LDE5415ST	\$2,500	81
ELECTRIC INDUCTION				
✓	3	Samsung NE58H9970WS	\$4,000	86
✓	5	Frigidaire Gallery CGIF3061NF	\$2,200	81

Rec.	Rank	Brand & Model	Price	Score
GAS single oven (30-inch)				
✓	2	Samsung NX58H9500WS	\$2,700	77
✓	4	Samsung NX58H5600SS	\$1,500	73
✓	7	Frigidaire Gallery FGGF3058RF	\$1,500	69
GAS AND DUAL-FUEL double oven (30-inch)				
✓	1	Samsung NY58J9850WS [†]	\$4,000	79
PRO-STYLE DUAL-FUEL (36-inch)				
✓	2	GE Monogram ZDP364NDPSS [†]	\$12,500*	72
PRO-STYLE DUAL-FUEL (30-inch)				
✓	1	KitchenAid KDRS407VSS [†]	\$6,800	72

[†] Dual-fuel, pairing a gas rangetop and an electric oven.

Coffee Makers

Fifteen of the tested coffee makers are available, including four of the recommended models. **Report and Ratings, pages 11-15**

Rec.	Rank	Brand & Model	Price	Score
DRIP COFFEE MAKERS WITH CARAFE				
	3	Black+Decker CM4000SC	\$60	74
	4	Frigidaire Professional Programmable Drip FPDC12D7MS	\$90	73
	5	Mr. Coffee Optimal Brew BVMC-PSTX95GTF	\$110	72
	6	Ninja Bar Brewer CF085	\$200	71
	7	Mr. Coffee Smart Optimal Brew BVMC-PSTX91WE	\$170	71
	9	Bella Triple Brew 14405	\$100	70
GRIND-AND-BREW COFFEE MAKERS				
✓	1	Cuisinart Grind & Brew DGB-700BC	\$220	66
SELF-SERVE DRIP COFFEE MAKERS				
✓	1	Cuisinart Coffee on Demand DCC-3000	\$130	78

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OVERALL SCORE

Black+Decker
CM4000SC
\$60



73

OVERALL SCORE

Frigidaire
Professional Programmable Drip FPDC12D7MS
\$90



72

OVERALL SCORE

Mr. Coffee
Optimal Brew BVMC-PSTX95GTF
\$110



66

OVERALL SCORE

Cuisinart
Grind & Brew DGB-700BC
\$220



Pod Coffee Makers

Rec.	Rank	Brand & Model	Price	Score
POD COFFEE MAKERS				
✓	3	Starbucks Verismo 600	\$150	73
✓	5	Hamilton Beach FlexBrew 49988	\$120	71
	6	KitchenAid Nespresso by KitchenAid KES0504	\$550	70
	7	Hamilton Beach Flex Brew Generation 2 49997	\$60	69
	8	Nespresso VertuoLine	\$250	68
	9	Bosch Tassimo T55	\$180	67
	10	Keurig 2.0 Brewer K550	\$230	67

73

OVERALL SCORE

Starbucks
Verismo 600
\$150



Recalls

2005-2011 Ford, Lincoln, and Mercury models

Ford Canada is conducting a voluntary Safety Improvement Program involving passenger airbag inflators in certain vehicles equipped with Takata airbags that were originally sold or ever registered in certain high humidity areas of the U.S. Ford will replace the driver or passenger inflator on affected vehicles, depending on the vehicle involved.

Models 5,886 2007-2010 Ford Edge, 2006-2011 Fusion, 2005-2006 GT, 2005-2011 Mustang, and 2007-2011 Ranger; 2007-2011 Lincoln MKZ; and 2006-2011 Mercury Milan vehicles.

What to Do Owners who believe that their vehicles may have been originally purchased or registered in Alabama; Arizona; Arkansas; California; Delaware; Florida; Georgia; Hawaii; Illinois; Indiana; Kansas; Kentucky; Louisiana; Maryland; Mississippi; Missouri; Nebraska; Nevada; New Jersey; New Mexico; North Carolina; Ohio; Oklahoma; Pennsylvania; South Carolina; Tennessee; Texas; Virginia; Washington, D.C.; West Virginia; Puerto Rico; or the U.S. Virgin Islands should contact a Ford dealer. This action is not being conducted under the requirements of the Motor Vehicle Safety Act.

2006-2011 Lexus and Toyota models

On certain vehicles, the rear-wheel suspension link arms could separate, resulting in loss of vehicle control.

Models 21,722 2010 Lexus HS250H and 2006-2011 Toyota Rav4 vehicles.

What to Do Have the dealer replace both suspension link arms and encase them in epoxy to prevent future improper servicing. Note: This recall supersedes recall 2013327. As part of the previous recall, dealers were to inspect the suspension arms for corrosion, replace them depending on their condition, and encase them in epoxy. Only vehicles that did not receive replacement of both suspension arms through the previous recall will need to be repaired under this campaign.

2007-2012 Mazda CX-7 models

On certain vehicles, the front suspension ball joint could separate from the lower control arm due to corrosion caused by saltwater intrusion. That could result in loss of steering control.

Models 28,727 vehicles.

What to Do Have the dealer replace the lower control arm with an updated version.

2008-2015 Mitsubishi models

On certain vehicles operated in areas of heavy road-salt usage, a mixture of snow, water, and road-salt solution may infiltrate between the front impact sensor and the bracket that attaches it to the vehicle. Over time that could cause a crack to develop in the sensor case, allowing water intrusion and causing a short circuit of the sensor, resulting in delayed deployment of the driver and passenger front airbags.

Models 66,076 2008-2015 Lancer, 2008-2015 Lancer Evolution, and 2009-2015 Lancer Sportback vehicles.

What to Do Have the dealer inspect the front impact sensor and replace it if it's cracked. An updated designed bracket and cover will also be installed.

2009-2010 Mazda6 models

On certain vehicles, a defect in the supplemental restraint system (SRS) controller could result in airbags and seat-belt pretensioners failing to deploy.

Models 7,575 vehicles.

What to Do Have the dealer replace the SRS control unit. Note: The condition would cause the illumination of the SRS warning light.

2015 Mitsubishi RVR models

On certain vehicles equipped with a continuously variable transmission (CVT), the clamp(s) on the transmission fluid hoses may not have been properly closed during the assembly process. That could cause a hose to disconnect from the transmission fitting, leading to a transmission fluid leak and loss of motive power.

Models 4,917 vehicles.

What to Do Have the dealer inspect and close any open transmission fluid hose clamps.

2015-2016 Jeep Renegade models

On certain vehicles equipped with an optional factory trailer tow hitch package, the trailer tow hitch may have been incorrectly assembled to the vehicle structure, which could result in a partial or complete separation of the trailer tow hitch.

Models 1,034 vehicles.

What to Do Have the dealer inspect and install any missing fasteners to the trailer tow hitch assembly.

2015-2016 Mitsubishi models

On certain vehicles equipped with a continuously variable transmission (CVT), the range switch could momentarily experience a loss of signal. That may cause an unexpected reduction of vehicle acceleration.

Models 10,833 2015-2016 Lancer and 2016 Outlander and RVR vehicles.

What to Do Have the dealer reprogram the CVT-ECU.

2016-2017 Mini Clubman models

On certain vehicles, the fabric cover of the side curtain airbags may not have been pre-perforated correctly, preventing the airbag from deploying as intended.

Models 1,048 vehicles.

What to Do Have the dealer rework the fabric covers of the side curtain airbags.

2017 Audi Q7 models

On certain vehicles, the software of the airbag control module may be incorrect, which could cause the frontal airbags to deploy with too much force in relation to the type of crash.

Models 2,163 vehicles.

What to Do Have the dealer update the airbag control module software.



Mini Clubman

Autos

All of the tested vehicles are available in Canada. Report and Ratings, pages 66-68

Make & Model	Price Range	Acceleration (Sec.)				Fuel Economy (Liters per 100 km)		
		0-50 km/h	0-100 km/h	80-100 km/h	500 Meters	City Driving	Highway Driving	Overall
LUXURY COMPACT SEDAN								
Audi A4	\$38,500-\$50,600	2.8	6.7	3.1	17.0	13.2	5.9	8.6
MINIVAN								
Chrysler Pacifica	\$43,995-\$52,995	3.2	8.4	4.1	18.5	18.7	7.1	11.5
3-ROW MIDSIZED SUV								
Mazda CX-9	\$35,300-\$50,100	3.2	8.3	3.6	18.7	15.9	7.3	10.5
FULL-SIZED PICKUP TRUCK								
Nissan Titan XD	\$45,900-\$74,900	4.6	11.2	4.6	20.9	22.5	11.5	15.6

85
OVERALL SCORE

Audi A4



68
OVERALL SCORE

Chrysler Pacifica



76
OVERALL SCORE

Mazda CX-9



48
OVERALL SCORE

Nissan Titan



Contact Info

How to reach manufacturers in Canada.

Bella
866-832-4843
bellahousewares.com

Black+Decker
800-231-9786
blackanddecker.ca

Bosch
877-834-7271
bosch.ca

Cuisinart
800-472-7606
cuisinart.ca

Frigidaire
800-265-8352
frigidaire.ca

GE
877-994-5366
geappliances.ca

Hamilton Beach
800-267-2826
hamiltonbeach.ca

Keurig
866-901-2739
keurig.ca

KitchenAid
800-807-6777
kitchenaid.ca

LG
888-542-2623
lg.com/ca

Mr. Coffee
800-672-6333
mrcoffee.com

Nespresso
855-325-5781
nespresso.ca

Ninja
877-646-5288
ninakitchen.com

Samsung
800-726-7864
samsung.ca

Starbucks
800-782-7282
starbucks.ca